A Buying Behaviour Framework for SMEs in Turkey

EMRE S. OZMEN

Dissertation

University of Salford

Faculty of Business, Law and the Built Environment

2012

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EMRE S. OZMEN

Student Identification Number: 00243192

Faculty of Business, Law and the Built Environment

University of Salford, Manchester, United Kingdom

Submitted in fulfilment of a Doctoral Degree

2012

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Declaration

This is to certify that:

1. This interim submission embodies the author's research
2. The originality (and contribution to knowledge) rests solely with the author

Signature of candidate

Emre S. Ozmen

Date: 2012

Acknowledgements

I would like to express my deepest gratitude to my supervisors, Dr. Jason Underwood and Prof. Farzad Khosrowshahi, to my advisor, Associate Prof. M. Atilla Oner and to The Programme Director of MERIT, Prof. Vian Ahmed for their very valuable encouragement and guiding me accordingly. If I know one thing for sure; without their presence, I would not be able to proceed thoroughly. If I was able to exchange emails, even in the weekends sometimes or be able to meet my advisor on Saturday; that shows that it is about them rather than me. Although, by the nature of my part-time status, it can be seen normal that I pursue my studies especially on weekends or off hours, but it did not have to concern them, however it did. I cannot thank them enough for believing me and supporting my work. Lastly, I would like to thank my young family for tolerating my multi-dimensional workload, as well as my facial expressions and body language which were not usually able to not reflect its pressure.

Abstract

SMEs have been recognised as important actors of commercial activity most specifically since the second half of the 20th century. Although understanding its customer potential has been named a top priority among many sectors, there is a limited body of knowledge regarding the buying behaviour of SME's. Many studies and industry practices frame the context within corporate or individual buying behaviour, however few researchers mention SME's. When mentioned they tend to tie with elitist attributes and consider them as small versions of big enterprises. Studies and industry practices are conformist and assume that SME's buying behaviour consists of nothing but -ignoring impulsive tendencies- 'normative' or 'conservative' typologies. However, the lack of application makes this dichotomy untested.

Absence of evidence is not evidence of absence; therefore, other possible (unknown) typologies may affect stakeholders that behave with this incomplete knowledge set. Behavioural researchers can suffer from moving further in the wrong direction and can lose the base of the study. Marketers can suffer from not acknowledging the SME segment in full, so they cannot technically address its needs in a navigated way, and can lose money. SMEs themselves can suffer from being unaware about their buying practices, and therefore do not question their approach that may jeopardise their business.

After an extensive literature review, this study led to the adoption of Wilson's Cube, a model that rejects the distinction between individual and business customers. The cube comes with a positive correlation (which led to a combined hypothesis) among x

(Purchase Significance: Exceptional – Routine), y (Need Driver: Professional – Leisure) and z (Buying Attitude: Aversion – Enjoyment) axes. Quantitative research was conducted with 270 participants for 12 products/services. The tested (and validated with 10 SMEs) hypothesis proved that SMEs also buy within the leisure-routine axes of the cube, particularly some tangible products, e.g. popular technology and vehicle, and when they do, they spend more (enjoyment axis) like individual consumers. Supporting this, even in economic crisis scenario, SMEs compromise less for the same group of products. In the end, according to contextualised framework, 'non-normative' presence is about 70% and the current practice based on their miscategorisation is not supported.

To scrutinise the prevalence of this abnormal presence, a risk impact map was derived from the percentage breakdown of responses and risk factors. By converting the calculated figures to a cumulative distribution, a risk score (16%-20%) was introduced for Turkey, as well as a risk grade, BBB, which is only a grade higher than the high-risk area. Knowing that SMEs are 50% player in Turkey's €500B GDP, whereas its 40% refers to import, the impacted economic value can be estimated with up to ten billions of euros.

Following the final framework that consists of buying behaviour typologies in Turkey, a proposal was suggested to researchers, marketers to SMEs, as well as SMEs themselves, in terms of strategic improvements within a timeline view.

List of Abbreviations

APAC	Asia-Pacific Region
ARPU	Average Revenue Per Unit
BAQ	Buying Attitude Questions
BB	Buying Behaviour
BBM	Buying Behaviour Model
CAx	Computer Aided Design/Manufacturing/Engineering
CNC	Computerised Numerical Control
CRM	Customer Relationship Management
EC	European Committee
EMEA	Europe, Middle, East Africa Region
ERP	Enterprise Resource Planning
IC	Investment Characteristics

ICT	Information and Communication Technology
IMF	International Monetary Fund
KOSGEB	Governmental body of SMEs in Turkey
MRP	Manufacturing Resource Planning
MS	Management Systems
NC	Need Characteristics
NHT	Need based High Tangibility
NLT	Need based Low Tangibility
OS	Operational Research
PHT	Product based High Tangibility
PLT	Product based Low Tangibility
PND	Perceived Need Driver
PPSN	Perceived Purchase Significance of the Need

SCO	Small Company Owner
SME	Small and Medium-sized Enterprise
TUBISAD	Turkish IT Association

Chapter 1. Introduction

1.1 Introduction

Following the background, this chapter will open a philosophical discussion of knowledge, truth and belief relationships in the light of different stakeholders' perspectives, e.g. vendors and customers. Some real life observations will also be noted to form the research problem, where it will be followed by its justification and contribution assessment. The chapter will continue with the formation of aim and its objectives, which helps to structure the next steps of the study.

1.2 Background

SMEs are the basis of commercial activity in human history, however it is been recognised particularly after 1950s. Similarly, its buying behaviour portion is also a part of this reality. In other words, there is limited body of knowledge about SMEs' buying behaviour overall, as well as in Turkey. Taking into consideration the dominance of SMEs in total employment size, number of total companies and economic size, unknowns may have significant implications on different stakeholders, including researchers, SMEs themselves, policy makers, as well as marketers to SMEs.

Linking with the last stakeholder, the earliest exploration is likely to note that 'Marketing to SMEs' is not even a topic, where 'Marketing in SMEs' is very popular and also creates semantics problems. When it comes to its vital component, buying behaviour, there are few researchers for SME buying behaviour. Although they consider

SMEs as a natural part of corporate segment, they also strongly criticise the corporate models with their incorrect groundings, e.g. adoption seeking, strategic purchasing, heavy industry basis supply chain, procurement procedure domains (Ellegaard, 2006; Pressey, 2009). Although they don't look like offering a new model or an application framework, it is notable that irrationality (leisure/impulse buying domain) is not a dimension that is ever discussed. In reality, rationality might not be the only driver in buying behaviour, especially in the sense of SMEs.

For example, when Intel Corporation introduced Pentium and Celeron chips to SMEs in Turkey, one would have expected sales of the Celeron chip to take off, while sales of the Pentium chip would lag behind, due to the Pentium chip being more expensive and unnecessarily (for SMEs) powerful than the Celeron chip. However, though the retailers who sold the chips to SMEs told them that they did not need such an advanced chip as the Pentium, the SMEs believed that Celeron was not enough for them, and thus bought Pentium instead. In the view of experts, Celeron is technically more than good enough for any average user; this is both the truth, and the vendor's belief (Slater, 1999). When compared to developed countries, Turkey's GDP per capita is quite low (ranked 65th) (IMF, 2009). However, the number of Pentium users in the Turkish market is higher than the world average (GfK, 2009), which is dominated by developed countries (Crothers, 1999). Another perspective is that this situation was good for the customer, because the customer got some sort of psychological benefit from Pentium by buying a 'better' product, even though they were told that they wouldn't use it to full capacity. The seller was also happy because they sold a higher ARPU product. According to Jerrold (2003), perception is reality. If perception is the customer's belief, then the

customer's belief is the reality which defines their knowledge. Therefore, customer knowledge should be driven by customer belief.

When it comes to vendor knowledge, according to the traditional formula the vendor's own beliefs, rather than those of stakeholders, form part of their knowledge. However, this can affect the vendor in a negative manner. If the vendor does not know its customers' beliefs, and if the vendor's beliefs are part of its own knowledge and reality, the vendor will almost certainly lose money by failing to address the potential expressed by the customers' beliefs. Returning to the example above, if Intel had decided to enter the Turkish market only with Celeron CPUs – given that they have technical features that are good enough, at an affordable price, which can be considered more appropriate to the Turkish market – they might have lost out to their competitors (such as AMD). Thus, knowledge, without taking the customer's beliefs into consideration, would not have benefited Intel, because the customers were not interested in the truth or the vendor's beliefs – they just knew they didn't want to use Celeron. In other words, vendor's benefits should seek customer knowledge which lays under customer -their own- beliefs.

In summary, SMEs may have impulse buying behaviour intentions, at least for some products If marketers cannot address this, they can lose money, but if they can address this, SMEs -as well as country- lose money. In both scenarios, being not acknowledged this group of customers may cost researchers to lose the base of their study.

1.2.1 Philosophical Stance

As an absolute truth seeker, Plato notes that belief is to be distinguished from knowledge (Jowett, 1999). As a follower of Plato, Nozick (1981) states that to continue to 'track the truth' is the path to knowledge. According to Gettier (1963) and Weinberg (2001), problems and epistemology depend on culture and audience. Therefore, knowledge is useful, truth can only help it, and – in other words – truth is sometimes important, but not always. As a deductive logic exercise, viewing products through the eyes of customers demonstrates that truth is not always necessary, because customers cannot get hurt by not knowing and/or applying the truth. If the sample is big enough and customers' beliefs are likely to equal their knowledge, it could be said that truth has no natural effect on knowledge; e.g. no demand for truth or no interest in truth. Within these cases, if vendors benefit from customers' current beliefs, they will not want the truth to be included as part of customer knowledge. Thus, the likelihood of customers' knowledge being based solely on belief, not truth, increases.

Anyone who wants to express themselves or promote products or services to other parties must rely to some extent on marketing. Almost all experts agree that knowing the customer's behaviour is a must before proceeding further. In other words, it is necessary to understand the interaction between the needs drivers of the audience, and the yield. For example, republicans want to be elected like any political community. Statistics from the last four US presidential elections show that, surprisingly, republican voters consist of people from lower-income groups, unlike the founders and leaders of the Republican Party, of which 16 of its 20 states are above the average income bracket (US Census Bureau, 2007).

Also surprisingly, although the blue-collar worker-boss tendency dominates the relationship, statistics show that republican voters see republican leaders as one of them (Hochschild, 2003). Here, the democrat community, which is made up largely of white-collar, well-educated professionals, has a more similar social context to democrat leaders, compared to those of the Republican Party. Therefore, the truth of knowledge is not always important, because it could put republicans in a position where they never win an election. But belief is certainly necessary. Republican voters want to be part of a situation where the boss asks them something that does not happen in real life. This could be seen as a vital needs driver, where the yield is votes. Most importantly, even they are told the truth, they usually do not change their mind, therefore voters are happy, and so are party leaders – there is no need for the truth for either of them.

Thus, even where the marketer is a politician, the truth cannot be important for them or the audience. This means that audience beliefs should equal the marketer's benefits, and further processes can rely on these beliefs.

To summarise, customers' knowledge without truth cannot hurt customers or vendors, but a vendor's knowledge from a position of truth and its own beliefs, rather than those of the customer, can hurt vendors. In other words, though customer beliefs and knowledge cannot be interested in the truth, a vendor cannot use knowledge – even true knowledge – without combining customers' beliefs with their own. This can be why customers' beliefs are the basis for buying behaviour – the understanding of which is vital to build a marketing strategy.

1.3 Research Problem

Current studies look conformist and consider SMEs as small versions of enterprises. Doing this, they assume two extents that need to be revisited in order to test if they really are valid. First, are SMEs really nothing but rational buyers? Second, do relatively elitist attributes apply for them? In the end, even if the latter applies for SMEs, they might be more relevant with the way they buy (procedures), rather than their moment of purchase, in other words buying attitude. Research problem is based on the importance of this lack of information, since unknowns always jeopardise stakeholders' interests. Even it can be an opportunity for some of the stakeholders, not knowing their audience enough might result to not being able to maximise the opportunity fully.

In larger sense, SMEs, as vendors, act under vendor beliefs and practices, so will use a viewpoint of corporate buying behaviour, rather than that of an individual. To date, little is known on customer beliefs in terms of SME purchasing, because there is very limited research in this area at present. Some specific research does exist, but it mainly focuses on specific technology investments, and thus, comparative studies between different products are not common. Therefore, at present, vendors' beliefs are considered equal to vendors' knowledge. In addition, even in the limited research, it is mostly assumed that tangible reasons (justified in a business manner) dominate decisions, where again the vendors' own beliefs 'are' knowledge, because customer beliefs – e.g. regarding whether/how intangible reasons, personal interests of the owner, or other reasons can affect decisions – are unknown. As stated above, knowledge on customer beliefs could provide huge benefits to vendors, and without it vendor knowledge is moot; thus, even where truth is missed, an understanding of customer beliefs and their contribution to the

knowledge field is crucial. This can be formulated as: 'Do SMEs make certain decisions and rationalise them later, like individuals?' (Park et al., 2006).

In terms of new avenues for marketing to SMEs, and in relation to SME buying behaviour, beliefs play a crucial role. However, rather than beginning from a marketing stance, probing best-known buyer behaviour models for SMEs should be the starting point here. However, as touched upon above, there is a severe lack of research into SMEs' buying behaviour, because the traditional school of thought says that there is no need to differentiate buying behaviour theories for different audiences; in other words, a blanket understanding of buying behaviour is considered applicable to consumers, corporate and even SMEs (Wilson, 2000).

1.4 Research Justification

The vast majority of literature review, regardless of notion of study, intends to assess SMEs in either limitation or adoption domains. The former mostly frames SMEs in lack of resources, lack of procedures, being informal, poor management, where the latter mostly frames unsuccessful strategy and systems adoption (Gilmore et al., 2001; Arend et al., 2005). That would be fair to state that this approach remains same within its buying behaviour notion and this categorical perspective creates its own limitation and makes extra barriers with more questions, rather than answers (Park et al., 2006; Ellegaard, 2009; Supyuenyong et al., 2009). Another common pitfall is using the term SME, while doing the research with only medium sized companies (Kendall et al., 2001). In the end, unlike small companies, medium sized companies do not dominate SMEs and cannot generalise results on behalf of SMEs. Statistically, the opposite would

be correct, however, there is no significant attempt, which also makes this study justified.

Strategy is one of the most important indicators that sets short- and long-term success patterns for sustainable development (Oner, 2004). Market strategy is a premise of marketing management, and partitions the market into homogeneous groups based on needs, buying patterns and consumption behaviours (Kotler, 1988). If a company does not understand its customers relative to market opportunities, the odds of marketing strategy success, no matter how clever, unique, or well-executed, are greatly diminished (Silk, 2006).

The majority of relevant sources in extant literature, and many sectors including technology, analyse consumer buying behaviour within two domains: business customers and individual customers. For business customers, it is easy to see organisational buying behaviour as the primary topic, however corporate customers are primarily used, rather than SMEs (Sheth, 1973; Webster and Wind, 1972). Wilson (2000) summarises the misleading distinction behind previous models, though the application side of the issue remains premature.

According to Wilson, the most axiomatic of these potentially distorting demarcations could be that between organisational and consumer buyer behaviour, founded on the apparent assumption that consumers buy as wilful individuals while organisations purchase as a – ignoring habitual, intuitive and experiential behaviour of purchasing managers and subordinates as uniquely idiosyncratic individuals – rational group. This distinction between “buying” and “purchasing” is itself indicative of the dichotomised

approach and conceals a nest of implicit assumptions about the relative idiosyncrasy and professionalism of these behaviours.

SMEs have long been the basis of commercial activity, and have been recognised as such since the second half of the 20th century. Even in the world's largest economy, the United States, association of SMEs (usasbe.org) was only established in the 1950s, nearly 150 years after the NYSE was established. In Europe, SMEs comprise 99% of all firms and employ 75 million people. Because of the dominance of one-man-companies and unrecorded activities (especially in developing countries), however SMEs cannot fully treated as corporate business customers, though they are not individual customers either, because they do run some type of revenue-generating business.

Understanding customer potential is a top priority in many sectors, and easy adaptation is paramount in models used in various countries; assuming SMEs worldwide have the same ability to respond, there are surprisingly few studies about the imperative starting point, which is understanding SME buying behaviour. For instance, books including Kotler's *Marketing Management* (1967), Pride and Ferrell's *Marketing: Basic Concepts and Decisions* (1983) and Silk's *What is Marketing* (2006) do not include any specific sections regarding marketing to SMEs. Similarly, there is no specific information on SME behaviour and its buying derivatives.

Peter and Olson (1993) position consumers as individuals, mentioning that: Interactions between the people's emotions, moods, affection and specific feelings is called consumer behaviour, in other words each environmental event which exchanges ideas and benefits called consumer behaviour. Buying behaviour of people is for who

purchase products; for personal use and not for business purposes. Kotler's definition, similarly, focuses on the perspectives of personal consumers and organisational consumers.

Thus, it is clear that the topic of SME buying behaviour deserves more attention, especially in terms of adding comparative analysis among sectors in changing economic conditions.

1.5 Research Aim

To develop a buying behaviour framework for SMEs in Turkey that suggests timeline actions for SMEs themselves, behaviour researchers, marketers, as well as policy makers

1.6 Research Objectives

The study's research objectives can be summarised as:

- Examine the current factors affecting buying behaviour
- Assess the current buying behaviour models and their associated attributes
- Identify buying behaviour typologies for SMEs in Turkey
- Establish a contextualised buying behaviour framework for SMEs in Turkey
- Develop a final buying behaviour framework with a strategy map for SMEs in Turkey

1.7 Hypothesis Development and Research Questions

High level definition of The Chartered Institute of Marketing for buying behaviour is understand the needs of the customers (both individual and corporate) and what motivates them to purchase. Many models include the factors driven by this definition (investment characteristics, need assessment and characteristics of the audience) as a part of internal stimuli, and also suggest external stimuli which consist of politics, economy, demographics, tools and procedures. Based on the literature review, some attributes (like the latter) make models selective in terms of its audience. Knowing that framework is based on a model's applicability, selective models cannot produce an output for SMEs.

Unlike the dominance in the literature review, Wilson's buying behaviour model rejects the distinction between consumer and business customers and unifies the audience, whereas it also makes SMEs' presence meaningful (Wilson, 2000). Wilson's Cube is not selective and it also introduces procurement typologies other than normative (rational) zone; therefore, it can embrace all buying behaviour of all SMEs and it can help to generalise SMEs' buying behaviour. In the end, theoretically, the framework that is aimed to be developed can only rely on an inclusive –rather than exclusive- model's outputs.

Wilson's Cube promotes a positive correlation among its axes. In other words, with higher x (Purchase Significance: Exceptional – Routine) and y values (Need Driver: Professional – Leisure), z values (Buying Attitude: Aversion – Enjoyment) would become higher, where low-to-high relationship can be shown in red-to-green colouring.

Although each axis refers to a hypothesis, due to the positive correlation in all axes, a combined hypothesis can serve better.

H: More routine and more leisure SMEs buy, more they will spend.

This study tests, rather than builds on, theory. The preliminary research questions can be summarised as:

- How do SMEs identify their needs' driver in terms of professional reasoning?
- How do SMEs complete the purchasing action in terms of its procurement (exceptional-routine) significance?
- Is there any interaction between needs characteristics (need driver and purchase significance) and investment characteristics (products and services) in terms of the purchasing moment; e.g. response time, preferred payment model, preferred sales channel and preferred brand level?

Research questions' nature -that seeks answers under realism edge of reality (ontology) and positivist reasoning domain (epistemology)- ties the context within the objective zone and deductive roots of the objectivity stance might lead to quantitative methods, rather than qualitative. Statistical base of the quantitative methods consists of associations, interactions and differences, which might cause to increase the number of research questions to be able to explore more answers, in particular of products and services.

1.8 Overview of Research Methodology

In order to reach the aim of the study, as well as its objectives, the following research methodology proposed:

- The research problem pointed out either lack of buying behaviour model for SMEs or its application. This put the context into possible gaps between corporate and individual buying models or frameworks.
- Ontology and epistemology discussions within the presence, knowledge, truth and belief axes led the study to the objective zone. In this manner, the problem was under positivist reasoning domain.
- Survey questionnaire was used to collect information about the unknowns, because the deductive roots of the positivist domain led to quantitative methods.
- Research questions were derived from the research problem, the literature review that yielded Wilson's Cube and the illustrations which were based on analysis assumptions. Survey questionnaire was also derived from the research questions, but grounded with 2 Wilson and 5 Kotler questions. Total of 7 questions -based on Likert scale- were asked for 12 products/services (including technology) twice, for both economic crises and non-economic crisis environments. The associational nature of the research questions dominated the selection of the analysis technique as complex statistics and tool as SPSS.
- For the sake of the generalizability of results, a higher sample number was justified from a 3x3 matrix. Each box out of 9 boxes of the matrix consisted

of 30 participants which resulted with 270 participants. One side of matrix was demonstrated with 3 employee size types (below 10, 10-49, 50-250), where the other with 3 sectors (Manufacturing, Construction, General Trade). Due to the budget limitations, a pilot (30 participants) is used before the complete run (270 participants), which delivered a contextualised framework as the tested Wilson's Cube.

- Although, traditionally, quantitative methods are considered as their own validation, in order to promote a higher confidence level, qualitative methods were also used to re-validate the reliability of the results. The selection of technique (Delphi), the sample number (10 participants) and the number of iterations (1 iteration) were justified respectively. Following the validated framework, impacts on stakeholders were calculated, as well as an adjusted final framework was resumed.

The objective is to understand SMEs' behaviour with respect to buying, including technology. How they do this – compared to meeting other needs – represents one aspect, and where and why they do this is another. In this study, this will be discussed at length, with the conclusion that 'how' is the key question to scrutinize, whilst 'where and why' can be covered in further studies.

1.9 Thesis Structure

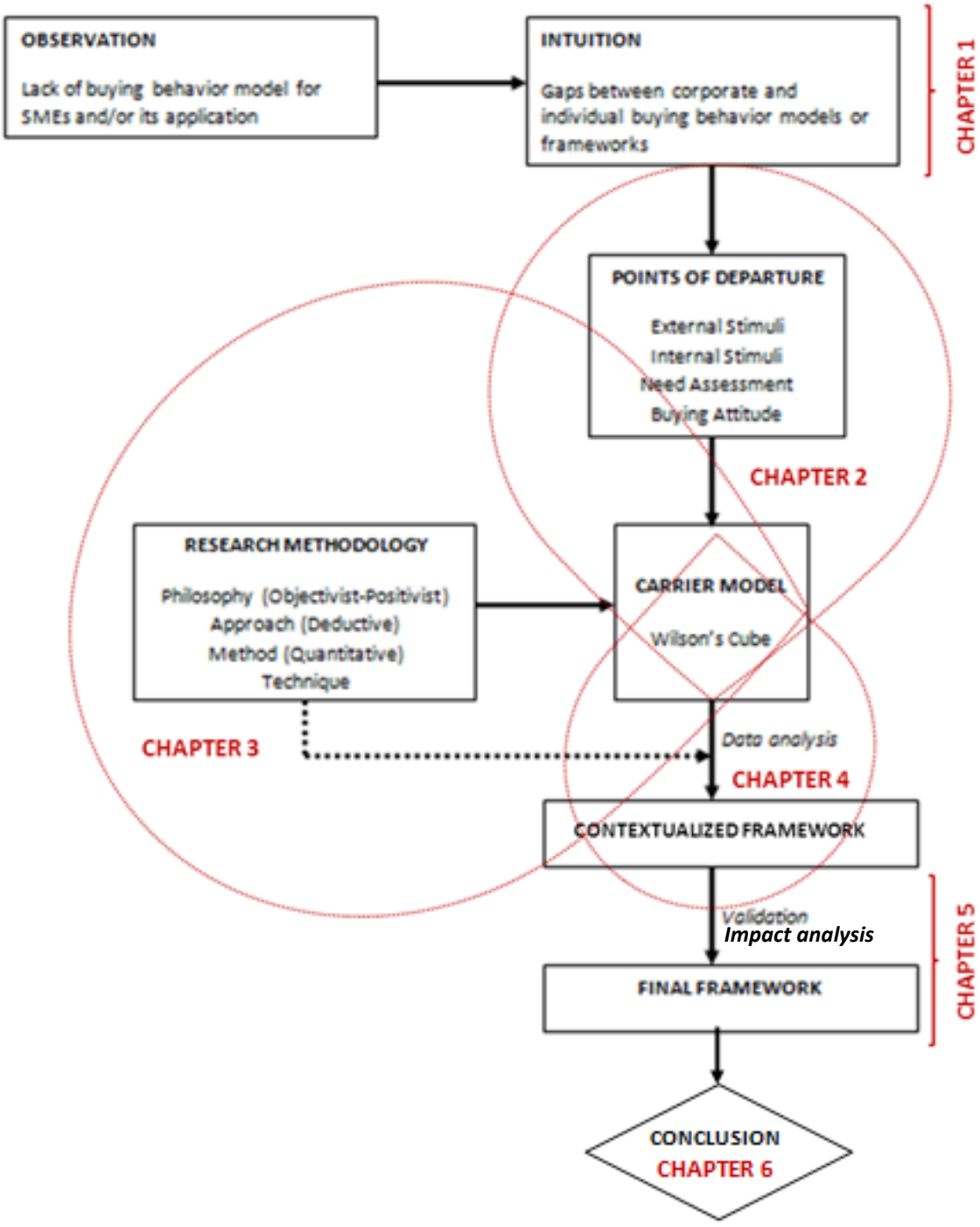


Figure 1.1 Thesis structure

Figure 1.1 shows the diagrammatic demonstration of the thesis stages, as well as the relationship among these stages.

- CHAPTER 1: Observation stage is covered in the first chapter, essentially in the background section which includes the possibility of not having enough information regarding SMEs' buying behaviour, as well as its introductory philosophical grounding.
- Within the same chapter, intuition stage not only frames the research problem, but also possible research contribution for different stakeholders and also its justification. What is unknown is where SMEs fit in terms of their buying behaviour -e.g. individual's, corporate's etc.- and being not aware of this unknown brings different consequences for researchers, marketers, policy makers and SMEs themselves.
- CHAPTER 2: This chapter aims to scrutinise the buying behaviour boundaries for both points of departures' and the yielding models' perspectives. This is the stage that an extensive literature review was conducted from the very beginning of buying behaviour concept, coming back to 1920's in some sections. Although no information specific to SME buying behaviour can be found, it was reached to Wilson's attempt for unifying the polarised edges which is also based for the carrier model.
- CHAPTER 3: Research methodology stage is covered in the third chapter. The philosophical grounding of the research problem is more extended comparing to the first stage. It is introduced under objective and deductive axes, which justifies the techniques that were used. Sections that include questionnaire development based on Wilson's Cube, data sampling, pilot

necessity before the complete run and base for validation were also resolved within this stage.

- CHAPTER 4: Contextualised framework is the stage which is covered in the fourth chapter, as a result of the complete run survey that is conducted with 270 participant SMEs. In the light of different attributes and products, it tests and supports that non-normative typologies do not only apply for individual customers.
- CHAPTER 5: Validation and the efforts to build the final framework were handled in final framework section which is covered in the fifth chapter. Contextualised framework was based on the survey results, where validated framework was based on validated survey results with using Delphi Technique. Thereafter a very high confidence on results, due to no disputation stance, calculated figures were introduced for the possible risks and impacts with stakeholder breakdown.
- CHAPTER 6: This chapter is the yield of the previous chapters and emphasizes the outcomes in summary. Research limitations, as well as future directions, are covered.

1.10 Chapter Summary

This opening chapter formed the fundamentals of this study, as well as the research questions that allowed having an overview of the research methodology. SMEs are powerful players in the economy with many aspects attributed to them, including SMEs as customers. The aim was to develop a buying behaviour framework for SMEs in

Turkey. Filling this possible gap can serve buying behaviour researchers, marketers, policy makers and most importantly SMEs themselves. Preliminary research questions pointed out the relationship among 'need' itself, the meaning that SMEs gave to this 'need' and the attributes associated with the moment of purchase. The discussion of this problem has deductive roots and seeks an objective answer through positivist reasoning of the research questions. With this perspective, quantitative techniques stood ahead, where the next chapter will investigate this further, whether hypothesis testing or theory building are a better fit.

Chapter 2. Boundaries of Buying Behaviour

2.1 Introduction

The boundaries of buying behaviour will be discussed under external stimuli, internal stimuli (SME Characteristics), the nature of need (Need Assessment) and the buying moment (Buying Attitude) perspectives (Sandhusen, 2000). A unified carrier model will be proposed that can lead to an application (Wilson, 2000) for SMEs in Turkey utilised in the next chapters. Wilson's Cube will be introduced and his hypotheses will be examined.

2.2 Buying Behaviour

From a holistic perspective, according to The Chartered Institute of Marketing[1], buying behaviour is understanding the needs of the customers, as well as what motivates them to purchase, for both individual and corporate customers. It comes with a series of steps from the need identification to purchase moment. Kotler (1988) defines buying behaviour as a study of what, when, where, how and how often people do buy a product, e.g. good or service, where it also fills the gap between what and the procurement action.

As a general frame, factors affecting the steps defining the buying behaviour were noted under external and internal stimuli. External factors consist of economy, politics,

1 http://www.cim.co.uk/marketingplanningtool/tech/tech1.asp

infrastructure, where internals includes characteristics of the audience (cultural components) and its needs. (Zaltman, 1983; Kotler, 1988; Sandhusen, 2000; Kotler and Armstrong, 2006).

From this perspective, there are various buying behaviour models that bring the steps - from the purchased item to its purchasing moment- and its factors together. However, based on the preliminary research review, the vast majority remains selective in terms of audience, in other words either usable for individuals (Goodhart et al., 1984; Peter and Olson, 1993; Christopher, 1989) or corporate customers (Sheth, 1973, Baker et al. (2003), Jacob (2006).

There are few researchers for SMEs buying behaviour models. Although SME researchers consider SMEs as a natural part of corporate segment, they strongly criticise the corporate models with their incorrect groundings, e.g. adoption seeking, strategic purchasing, heavy industry basis supply chain, procurement procedure domains (Ellegaard, 2006; Pressey, 2009). Yet, they don't look like offering a new model or an application framework.

It is expected that a deeper literature review can help to explore the context better. According to Zaltman (1983), Kotler (1983) and Sandhusen (2000), possible aspects will include:

- Environmental stimuli (economic/political, demographic, technological).
- SME characteristics.

- Needs assessments: why do SMEs buy? (including characteristics of their needs/investments).
- Buying attitude.
- Model assessment: what are the characteristics of SMEs' buying behaviours?

2.3 Environmental Stimuli

Although support exists for the argument that there is no relationship between economy and politics (Zizek, 2008), this is not the case in Turkey (Onur, 2004).

Culturally, SMEs are not small versions of big companies; they have distinct backgrounds (Ellegaard, 2009). Culture is considered differently in terms of inter-country comparisons, and there are as many SME cultures as there are world cultures. For example, although the ratio of micro-companies is around 10% within the sample, 3% are female-owned and 13% have owners with elementary school as the highest level of education (Coskun and Altunisik, 2002).

Demographics such as age, gender, education, years in business and lifestyle (e.g. publications read, technology used, and relationships with competition) are commonly considered attributes used to define SMEs.

According to research on the technology-based requirements of SMEs in Turkey (conducted into SMEs with 1-49 employees, based across 25 cities), 75% do not have a website, 59% do not have an email address, only 37% say they have a routine need for

technology, and only 33% know how to use technology. In the priority list, technology takes fifth place, after finance, manpower, product and brand power. However, although SMEs name finance as their top need, 28% do not know about KOSGEB (SME Support Body of Turkish Government), whilst an additional 18% say they know about it, but it is too bureaucratic an organisation to use. Most importantly, only 12.5% of SMEs who invest place their budget into technology (TUBISAD, 2010).

2.4 SMEs' Characteristics

Buyer characteristics have been framed with their cultural anticipates, such as attitudes, motivation, perceptions, personality, lifestyle (Sandhusen, 2000).

In a broad sense, culture is a set of shared knowledge, values, behaviour and practices (Kroeber et al., 1952). Typical components forming culture are traditions, family, location, religion, language, and residential area. Culture has always been seen as one of the most distinctive differentiators among societies (Adler, 1997).

Corporate Culture

Although the term 'corporate culture' is relatively new compared with culture in an external sense, its definition reflects major similarities to other versions. The major difference is a change in the subject, from individuals to entities (institutions) (Pettigrew, 1979). In terms of better understanding corporate culture, several attempts in the literature have focused on factors such as hands-on approach, lean management,

customer centricity, vertical expertise, innovation (Waterman and Peters, 1982), and sector (Wilkins and Ouchi, 1983). In the end, Schein's conceptual framework –which consolidates these factors – is still valid (Schein, 1992). Figure 2.1 represents Schein's widely accepted model, and this is explained in more detail below.

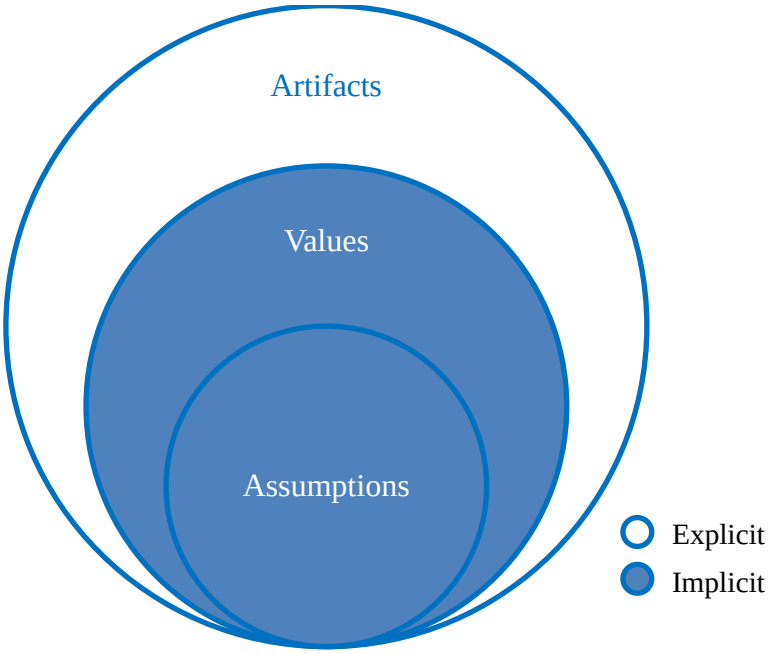


Figure 2.1 A general model for corporate culture (Schein, 1992)

- Assumptions (implicit)

This is the most intangible set of knowledge within corporate culture. The common view is to see this as an 'unlocked software' part of the system. Due to its high level of similarity to social culture, it is the least-questioned part of corporate culture. For instance, the French are known as both heavy producers and frequent consumers of

wine, even with some corporate lunch meals. If you ask why they consume alcohol during the work day, they can be confused, because it is, to them, such an ingrained part of their culture. Similarly, in Turkey, tea is extremely important. If small business owners do not provide tea to their guests, as well as their employees, it can make it difficult for them to manage their relationship with such stakeholders. This field has always been part of complex cognitive science; however, in practice, the aim is to understand cultural assumptions and act accordingly, rather than try to understand or change them.

- Values (implicit)

Values are less intangible, and are still solid norms that employees are expected to rely on. They represent the path that the owner perceives as being key to the success of the company (Shaw, 1998). This can be seen as a semi-metaphor. Usually, its reasoning is open to be forgotten even by the founder, however it is rarely open to question.

- Artifacts (explicit)

Any documented management product, as well as unwritten protocols, is included in this group – for instance, logos, interior design, organisational process assets, reward and disciplinary policies, and methods of communication.

Corporate Culture Models (Behavioural Typology Basis)

Most models of corporate culture are based on grids or cubes. Within a model set forth by Miles and Snow (1978), for instance, belief systems and market risk make up the axes to form four prototypes (Figure 2.2).

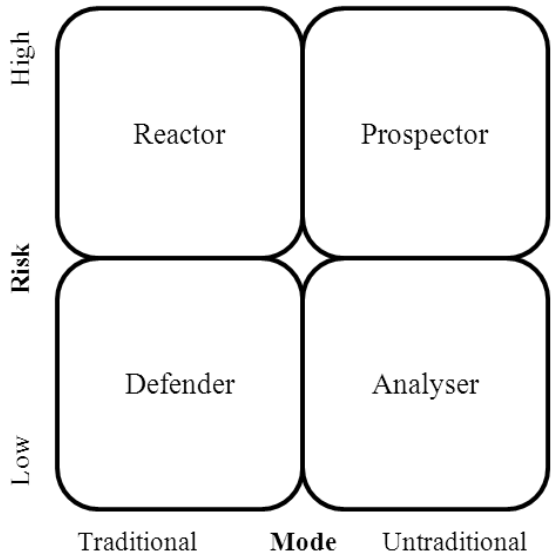


Figure 2.2 Corporate culture model (Miles et al., 1978)

Territory protection and low overheads with tight controls are characteristics of the defender zone, while the prospector zone carries asymmetric properties with decentralized, frontier, innovative and flexible management styles. The reactor zone has been defined as an opportunistic approach within any condition. The analyser zone represents the most balanced view, with moderate changes.

Another attempt to understand corporate culture promotes similar points, but with different combinations (Trompenaars and Turner, 1998). Here, management style – both

centralised and decentralised – represents an axis. In other words, it is named as a reason, rather than a result.

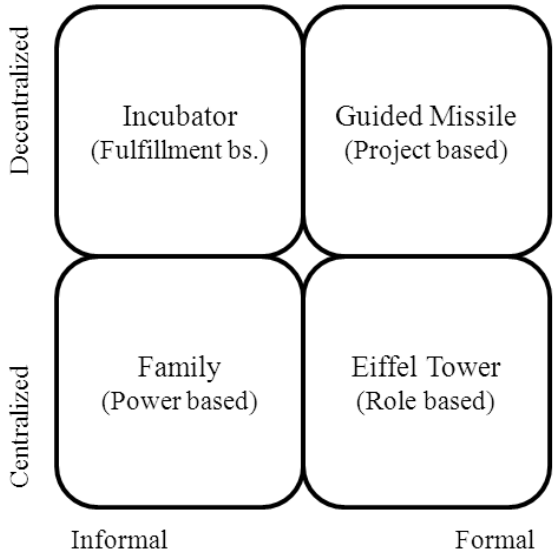


Figure 2.3 Corporate culture model (Trompenaars et al., 1998)

The model above (Figure 2.3) brings about further understanding via its attribute analysis, which is presented based on different zones (Table 2.1).

Table 2.1 Attribute analysis (Trompenaars et al., 1978)

	Family	**Eiffel Tower**	**Guided Missile**	**Incubator**
Interpersonal Relations	Parent figures	Rational / Consistent	Shared objectives	Ad-hoc
Way of thinking	Intuitive	Analytical	Problem centered	Process oriented
Change management	"Father" navigates	Change procedures	Shift aim as target moves	Improvise
Conflict resolution	Turn the other cheek	Moderate tolerance	Constructive	Embracive

Culture is usually seen as part of anthropology, whereas corporate culture mainly falls under sociology. With this perspective, communities can be divided into two types: sociability and solidarity (Goffee and Jones, 1996, 2006). According to these authors, sociability often comes naturally and is a measure of sincerity among friends, whereas solidarity signifies shared objectives, regardless of personalization (Figure 2.4).

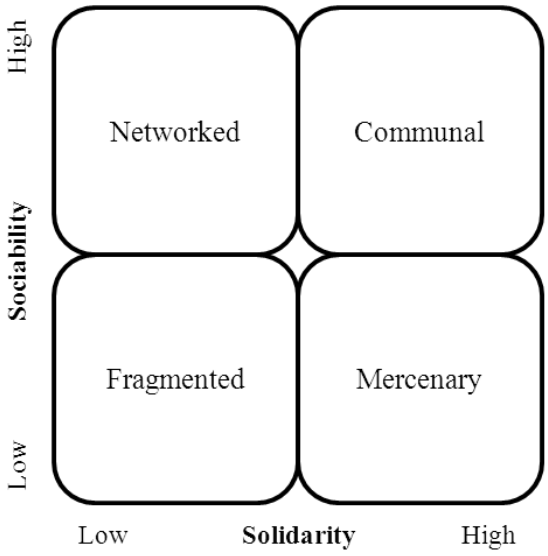


Figure 2.4 Corporate culture model (Goffee et al., 2006)

Table 2.2 Four zones of behaviour (Goffee et al., 1978)

Communal	**Networked**	**Mercenary**	**Fragmented**
Loyalty	Informal information exchange	Strong desire to win, result-driven pace	Flexibility
Close relations both socially and professionally	Dangerous rumour and gossip possibilities	Short-term vision	Freedom
Protected aura	Lots of talk but little action	Competitive individualism	High level of creativity
Over tolerance	More emphasis on managing up-ward	Conditional co-operation	Innovation

The two axes of this model result in four zones of behaviour: communal, networked, fragmented and mercenary (Table 2.2).

However, Goffee and Jones (1996) state:

"None of these cultures is the "best". In fact, each is appropriate for different business environments. In other words, managers need not begin the hue and cry for one cultural type over another. Instead, they must know how to assess their own culture and whether it fits the competitive situation."

This model has also led to one of the most extensive studies in Turkey within this context (Toprak, 2007). Toprak conducted an extensive series of interviews with 164 people to probe the typology of SMEs in Turkey. The results of the study show that the vast majority of respondents perceive themselves to be part of a communal culture. According to this view, the characteristics of SMEs, as summarised below, support the findings of Goffee and Jones (1996):

- Shared values.
- Close relationships, both socially and professionally.
- Unconditional respect to 'father figure' authority.
- Needs hierarchies defined by owners and employees have very significant similarities (Toprak, 2007).
- Organisational culture formed by management style of boss (Sargut, 1994; Toprak, 2007)

- Trust more highly valued than knowledge (Bilgin, 2007).
- Less confident than they look (Bozkurt, 2011).
- Fear of losing prestige or looking weak (Bozkurt, 2011).
- SME culture (in Turkey) reflects country culture (Simsek, 2006).

Characteristics that can directly affect buying behaviour

The relation between reality and presence will be covered in the ontological phase of this study, where epistemology will identify the roles of truth and belief on knowledge, and the importance of knowledge on SME buying behaviour. Consideration will be given to why understanding the SME buying behaviour concept is crucial, and whether the applications of current approaches based on their buying behaviour are enough to cover SMEs' potential as end-user customers.

It is important at this point to summarise the commonly accepted definitions of SMEs, in order to give the current study better context. This is in line with Wacker's (2004) stress on the importance of a good formal definition within empirical, theory-building research; although this work focuses on hypothesis-testing rather than hypothesis-building – in other words, it is more interested in applications of current theories or its combinations. This is not because there are enough theories within this concept and thus no need to formulate new ones, but rather because a lack of application can serve as a

roadblock to generating new theories and thus new findings could be considered to pave the way for new theories.

Although there is no single definition of SMEs due to the wide diversity of businesses within this group (Culkin and Smith, 2000), it is notable that most definitions refer to autonomous independency, number of employees and/or annual turnover metrics, where each of these also brings its own sub-definition. These items are included, for instance, in recommendations set forth by the European Commission (Articles 3, 5 and 4, respectively (EC, 2003)). Various economies also use other factors such as capitalization, assets, and production capacity; however, the majority of definitions rely on the three indicators above. As a likely primary scale, number of staff comes first: China, Canada, China, Japan, Korea, Russia, Mexico and the US use <300 or 500 as the basis of their definition; Australia, Chile, the EU, the Philippines, Thailand, Turkey and Vietnam use <200 or 250; and many APAC countries, including Indonesia, Hong Hong, Malaysia and New Zealand use <100 (Hall, 2003). Similarly, several countries also recognise a distinction between SMEs and micro enterprises, which are seen to include 5-20 employees.

In general, number of employees is used as a tool to extend the definition, or vice-versa. For instance, Japan decided to decrease the cap from 100 to 50 employees in the services industry in 1999. On the contrary, the latest amendments from the EC (HMRC, 2008) declared companies employing between 250 and 500 (replacing the previous figure of 250) as being eligible to claim R&D tax credit. However, the EC's official recommendation, that SMEs employ 500 employees or more, has remained the same as that published in 2003 (Table 2.3).

According to KOSGEB, the information displayed in Table 2.3 has been accepted as a general scheme (*Resmi Gazete*, 2005).

Table 2.3 European Commission Recommendation (2003)

Enterprise category	Headcount: Annual Work Unit (AWU)	Annual Turnover	OR	Annual balance sheet total
Medium-sized	<250	€50M	OR	€43M
Small	<50	€10M	OR	€10M
Micro	<10	€2M	OR	€2M

The turnover and balance sheet total figures have been equalised like EU's intention between 1996 and 2003, however with different magnitudes respectively ~€0.5 million, ~€2.5 million and ~€12 million from micro to medium-sized.

Ownership and general management structure can be summarised as owner-managers who dominate management and all crucial decisions (Figure 2.5). Lack of human resources and specialists is a likely prerequisite to being an SME, especially one that is on the small side (Arend et. al, 2005). Limited capital structure (Romano et al., 2000), lack of trust (Tatiana et. al, 2007; Kautonena et. al, 2010), loyalty to select vendors (Madill, Feeney, Riding & Haines, 2002) are other characteristics.

Customers can be summarised as local with minimal international experience. Close relationship network-based business is likely to be key (Gilmore, Carson & Rocks, 2006; Niall, 2010; Ceci & Lubatti, 2011).

Systems and procedures can be summarised as simple yet adequate (Supyuenyong et al., 2009). They do not have the luxury of dealing with formal processes because they lack time and do not find it to be necessary. Not having a sophisticated system working behind them does not mean they lack competency. However, many resources note this as a limitation. Although it is important for behaviourists, this may not be a factor for marketers; it may only be an opportunity to understand how to treat them.

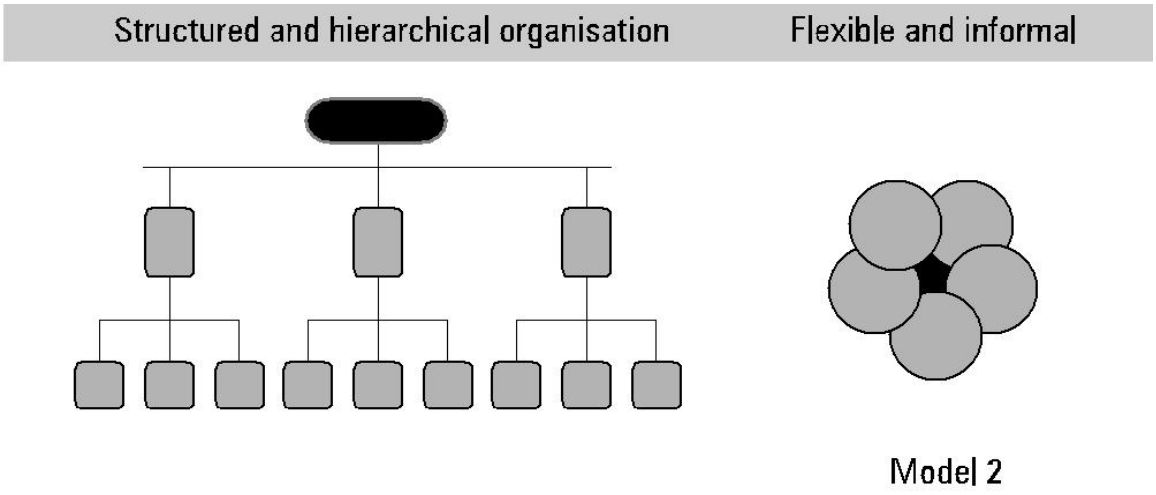


Figure 2.5 SCOs' (small company owner-managers) management representation (Hankinson, 2000)

There are several studies that point to miscommunications between behaviourists/governmental support agencies and SMEs as a major reason for failures in initiatives (Bessant, 1999; Hankinson, 2000; Morgan et al., 2006). It can be said that the marketing communication need is more vital on the marketers' side, because SMEs do not appear to need much advice in this regard, as concluded by Vinten et al. (1999). However, if one wants to sell to SMEs, they need to know how to communicate with them.

SMEs' defining characteristics are undoubtedly crucial in terms of understanding them, however most of these are not factors in the current research questions. In other words, there are questions (like 'Is there any interaction between "needs characteristics" and "investment characteristics" of SMEs in terms of response time, preferred payment model, preferred sales channel, and preferred brand level?) that include no subject for any limitation, adoption, procedures etc. Therefore, it is not possible to consider the context as a getaway to the research questions, in other words a means of validating that SMEs are different from corporate customers.

2.5 Need Assessment: Why SMEs buy?

The literature review aims to understand the drivers behind SMEs' purchases and try to differentiate between must-buy (vital to keep a business alive) and nice-to-buy. (Robinson, 1967; Wilson and Woodside, 2001) The sensitive aspect of this is not related to the researchers' point of view, but rather to how SMEs categorise their own needs. In other words, successful categorization will reflect SMEs' own evaluations.

Basically, understanding SMEs' end-user needs with regards to different product groups will rely on obtaining certain answers about SMEs' perceptions of their technology needs. The introduction of a 'Refreshments' category (which will include property, car, light commercial vehicle, furniture, etc.) will help make this a comparative study. (Shostack, 1982)

2.5.1 Characteristics of SMEs' Needs

2.5.1.1 Need Driver

Purchasing is an action to fulfil a need, whilst, needs drivers are motives, but not necessarily motivational concepts (Mahatoo, 1989). Practical and crucial information for behaviourists includes identifying motives, within motivational boundaries, which can be seen as the customers' needs drivers. Rushton et al. (1989) suggest that: 'predominantly tangible products (goods) can yield both tangible and intangible benefits, and likewise predominantly intangible products (services) can yield both tangible and intangible benefits'. The product aspect of this is considered in the next section, while here the primary focus is on the word 'benefit', which can be translated as 'needs satisfaction'.

Maslow (1943) layered the variables of basic needs satisfaction in terms of physiological needs, safety needs, love and belongingness needs, esteem needs, and needs of self-actualization. Although his work can be considered a kind of 'essay', and its weak points have also been highlighted (Leontiev, 2008), Maslow's model is one of the most respected and cited in the field.

Basically, Maslow's (1943) point of view moves from tangible to intangible needs. However, even he stated that the order is not absolute; rather, it is subject to change and can be regrouped or merged within different scenarios. For example, he noted that there could be cases wherein self-esteem is more important for people than love or even

eating (where eating is considered an activity concerned with filling the stomach, comfort and an amelioration of other needs). The latter has been cited often, not only among researchers who focus on emotional eating disorders and compulsive eating (Timmerman et al., 2001), but also among compulsive buying researchers. Shoham and Brencic (2003) note that unmet needs (love and belonging or success/esteem) or dependent emotional disorders (depression, anxiety, and obsession) can increase unplanned purchase tendencies. Morse (2003) emphasizes the context within different scheme, saying although we work for money, money is not the primary reason that we left our job. It is notable that not only the type of product, but also the brand chosen and the response time can be affected.

It is apparent that researchers have a common understanding in terms of accepting irrational or intangible needs as a factor influencing consumer motives. It is important to note, however, that naming a need 'irrational' does not mean that this need does not have rational component at all. Likewise, naming one need 'intangible' does not mean that it does not have any tangible components. However, the opposite of this cannot be always correct. For instance, a purse could be considered a need many, except those in starving economies. But if the purse is a €1,000 Louis Vuitton, and if the buyer is middle class, even the buyer can consider the purchase to be irrational, despite feeling a 'need' to purchase it. The crucial point behind this cannot only be the type of product, but also the way a person handles a particular need. As Maslow (1943) notes:

"just because of some people eat for the sake of comfort, gusto dinner surrounded with intangible needs with my words, it does not mean there is no place for the hunger in this action as a tangible need."

In other words, in terms of irrational/intangible needs, there are likely to be few examples which do not include at least some level of rationality or tangibility. Dichter (1947), a contemporary of Maslow, also noted that people rationalise their actions and beliefs and try to justify them on moral and logical grounds. Much later, Korczynski (2005) made a similar point, saying that just because there are important irrational elements to the customer does not mean that there are no rational elements as well; in other words, just because important sign values are consumed, does not mean that no use values are consumed.

Contrarily, with regards to rationality and tangibility dominance as a nature of a particular action, there are fewer examples in which intangibility is a contributor. For instance, it would be very hard to find an intangible aspect behind eating bread and cheese every day, whereas the tangible aspect comes from filling the stomach to survive.

Motivation researchers examining corporate entities (rather than consumers) assume that subjects operate on a rational/tangible axis. Although not overtly stated, this assumes that intangible drivers do not exist, or are not an important enough factor to be mentioned. Many studies focus on rationality; for example, one controversial attempt by Urwiler and Frolick (2008) considered the technology needs of companies, in which five variables were derived from Maslow, examining the process from commodity to innovative IT (Table 2.4).

Table 2.4 Need conversion in technology (Urwiler, 2008)

Infrastructure & Connectivity needs	←→	Physiological needs
Stability & Security needs	←→	Safety needs
Integrated information needs	←→	Love & Belongingness needs
Competitive differentiation needs	←→	Esteem needs
Need of Paradigm shifting	←→	Need of Self-actualization

Urwiler and Frolick's (2008) study marked an important turning point in terms of adapting Maslow's (1943) model to technology and technology providers, although there is no non-technology version to use as a point of comparison. However, it seems that authors have primarily considered the provider's perspective, rather than that of the customer. This can be why authors have mainly conducted quantitative research to determine the customer's reality. However, the customer's actual needs need not match up with what vendors perceive them to be. For instance, customers can consider 'competitive differentiation' not as an 'esteem need', but rather, perhaps, as a 'physiological need' – in other words, a tangible need for survival, with their buying behaviour arising from this accordingly.

Despite the fact that the current research has not been designed to address buying behaviour, it is necessary to consider where customers would put their needs on the model. It seems, for instance, that the technology axis would show products to be based on 'investment characteristics', rather than 'needs characteristics'. This distinction can be seen as an unimportant factor, but it is in fact a core aspect of a study that follows

Maslow (1943), because he did not categorise products within specific needs drivers. To return to the example above, eating can fall into the physiological needs category, as well as esteem needs – e.g. it does not go into one specific need category, despite appearances. Similarly, behaviourists cannot allocate 'competitive differentiation needs' neatly to 'esteem needs'.

A starting point should be to learn how customers position products on a driver basis. Is the source tangible, intangible or based on personal interest? The way in which customers buy should rely on this, not on the need itself. Understanding the meaning behind a purchase is of importance here.

According to many researchers (Nicosia et al., 1976; Rushton et al., 1989; Shaw et al., 1989; Smith et a., 1985; Wilson, 2000), intangibility belongs to more than individuals, and cannot, by itself, explain consumer buying behaviour. Similarly, tangibility does not belong to organisations, and cannot, by itself, be used to explain organisational buying behaviour. There are multiple tangibility levels behind investments. Therefore, the outcome of SME needs drivers is as follows (Table 2.5):

Table 2.5 Need driver based tangibility axis

High Tangibility	←→	Physiological needs + Safety needs
Moderate Tangibility	←→	Love & Belongingness needs + Esteem needs
Low (or no) Tangibility (Intangibility)	←→	Need of Self-actualization

To take one example, lack of esteem can trigger buying behaviour in some manner; for instance, if a long-established SME is faced with economical struggles, the owner can

continue to buy luxuries, such as high-end cars, every year (this is an actual example which the author has taken from an acquaintance, who was an SME for over 30 years, and who continued to replace his Mercedes every year until he became bankrupt). The reasons behind this can include fear of losing their belonging base, morale and reputation among stakeholders. The definition for each level of tangibility can be summarised as follows:

- High tangibility; must-have.
- Moderate tangibility;
- Low (or no) tangibility, intangibility; Nice-to-have.

Asking and understanding why SMEs act in the way they do is important, however a starting point for this is to know how they act first. To do this, it is important to accept that SMEs do buy for reasons other than those purely based on business.

2.5.1.2 Purchase Significance

According to the commonly accepted organisational theory set forth by buying behaviourist Robinson et al. (1967), 'purchase novelty' is a key factor to defining actions based on needs characteristics. The 'buy class' theory basically has three levels of differentiation: new task, modified re-buy, or straight re-buy. The centre of needs leverage is based on frequency, which also demonstrates needs continuity: is it a one-time purchase, or is the perceived significance routine, rather than exceptional (Wilson, 2000)? This relates to how a customer defines the need; is it a 'returning need' or not?

In Turkey, the product renewal period is lowest for mobile phones (two-and-a-half years), with computers (three years) and televisions (six years) close behind (Millward Brown Research, 2010). To define needs characteristics, the purchase significance of the need, not only the need driver, plays an important role; the distinction among combinations is therefore clearer.

Purchase significance in terms of needs can therefore be summarised as:

- Exceptional; rare.
- Moderate.
- Routine; returning need.

For example, if an SME sees a light commercial vehicle as a nice-to-have, and considers its purchase an exceptional task, this is not a returning need and can only be seen as a one-off. However, if the SME sees the purchase of the vehicle as a routine task, this 'returning need' can be a 'returning error' for the SME itself, because the purpose of the need if not obvious, although the tendency of conductions is recurring.

2.5.2 Characteristics of their Investments: Goods and services

There is a long-standing debate among academics and practitioners concerning the differences between goods and services in terms of behaviour (Rushton and Carson, 1989). Although investments vary from human resources to the trivial, the focus for both is on marketability – in other words, goods or services with a product viewpoint.

Service characteristics (Rushton and Carson, 1989) are intangible, heterogeneous, perishable, and inseparable from production and consumption. These intangible elements make procurement difficult to evaluate, and thus this area has rarely been examined in the literature (Figure 2.6).

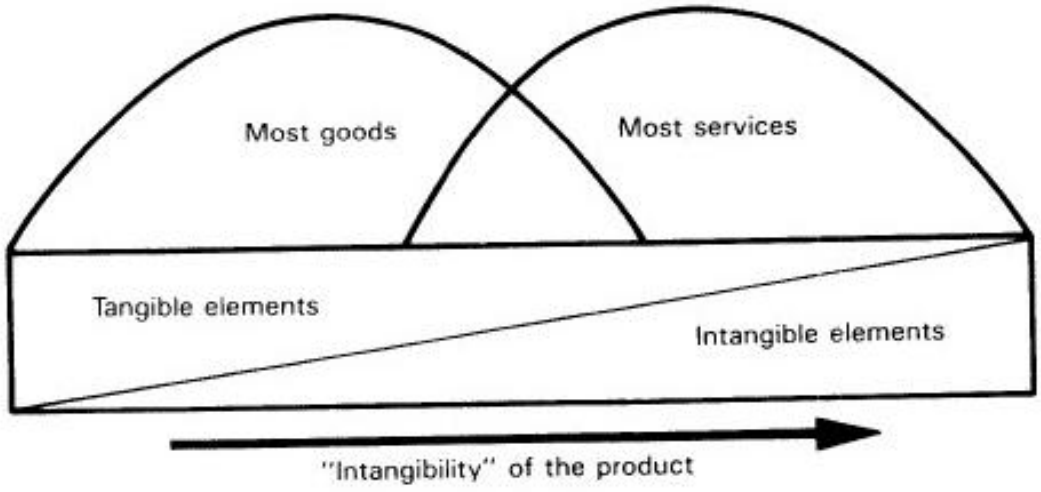


Figure 2.6 Product based tangibility representation (Rushton et al., 1989)

With respect to goods, there is a need to exclude those that SMEs buy to resell – e.g. goods to be used in trade or production as raw materials cannot be factored into SMEs' own usage needs. Therefore, the question arises as to what SMEs buy as 'goods' (non-trade/non-raw-material), and how these should be grouped.

Another question would be, what does 1 or 7 or 10 mean? (Table 2.6) In other words, is this the tangible elements' order and most importantly what is the bottom line from this ranking in terms of buying behaviour, rather than product's characteristics? According to Shostack (1982), consumers' tangible elements can be broken down as shown in Figure 2.7.

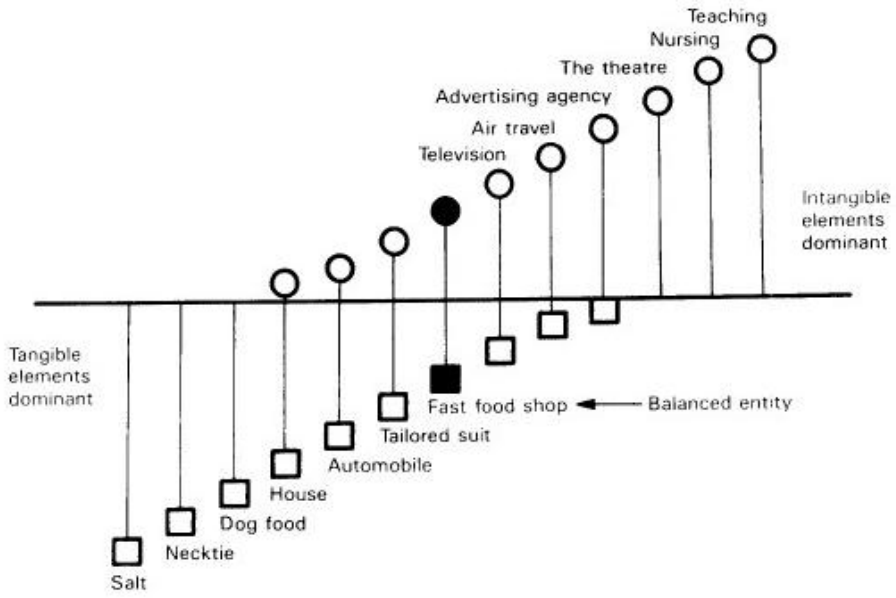


Figure 2.7 Product based tangibility representation (Shostack, 1982)

Table 2.6 Product based tangibility axis, own evaluation

High Tangibility
1) Refreshments (e.g. trivial needs as drinking water, tea and coffee selections)
2) Property/Location to work in/at
3) Furniture to use
4) Transportation (e.g. light commercial vehicles/vehicles, executive cars)
Moderate Tangibility
5) Communication technologies [CT] (e.g. cellular, operator, PBX, fixed cellular terminals [FCT])
6) Information technologies [IT] (e.g. PC, laptops, servers, projectors)
7.a) Manufacturing technologies (e.g. workstations/computer aided [CAx], CNC derivatives)
7.b) Construction technologies (e.g. workstations/drawing software, heavy machinery derivatives)
8) Television (most SMEs have one especially in Turkey)
Low (or no) Tangibility (Intangibility)
9/10/11) Insurance/Bank/Consultancy services
12) Advertising services

Clearly, some of the above can vary from sector to sector, due to differences in businesses' characteristics. For instance, relative to other sectors or even regions, technology investments in the construction sector are more sensitive to indirect costs (Love and Irani, 2001) and tax deductibility (in Japan) – even for unlisted micro-small companies (Harada et al., 2005), whilst they are considered more important in ICT companies (Aoun et al., 2008). More tangibility in terms of products' characteristics can equate to a more responsive buying index. In other words, when you look at the difference between salt and a tailored suit, as in Shostack's (1982) example above, salt seems likely to induce a faster purchase decision, less selection in terms of branding, and less price sensitivity in general. However, this cannot be as straightforward as it appears, and this study is expected to provide a more definitive understanding of this.

A major aim is to be able to predict how human beings will behave, and through the skill in prediction to control behaviour, as McGregor (1940) says:

'Even if egoism is the common motive of the thief, the minister, and the politician, knowledge of this fact does not in itself enable us to predict the very different behaviour patterns of these three.'

It seems that naming interest drivers as tangible or intangible in terms of needs motivations of SME investments is not enough with respect to understanding which products are perceived as such and what the buying response will be. For example, although it is highly likely that every company uses the Internet, this does not explain whether or how they buy their Internet service. Complementarily, desire for social approval or popularity can be a motive to buy. Understanding this particular aspect is somewhat outside the scope of the current study, however it is certainly a very important indicator that must be borne in mind.

2.6 Buying Attitude

Can a homemaker be a rational purchaser? If not, how can the detail-oriented purchases of homemakers – even for the most trivial everyday needs – be explained? They can offer the best example in terms of rationality, because their roles cannot be separated.

Can corporate customers be impulse buyers? If not, how can therapeutic shopping intentions of consumers be explained (Wilson, 2000)? Wilson (2000) offers some examples of non-must-have items often bought by corporate customers: corporate jets, luxury company cars, golf resorts for offsite meetings, new office furniture based on fashion rather than function, and so on.

Other studies cannot provide definitive answers to these questions: from an application viewpoint, SME marketing and buying behaviour studies are incomplete, especially when it comes to comparative studies. As Kotler (2006) states: ‘Once the consumer has

decided to execute a purchase intention, he/she will make up to five purchase sub-decisions'.

"Once the consumer has decided to execute a purchase intention, he/she will make up to five purchase sub-decisions".

Table 2.7 Kotler's Buying Attitude Determinants (2006)

How many?
What brand to purchase?: Brand level to be purchased, from entry level to high end.
How to pay for it?: Preferred payment model, from low liquidity to high (cash/credit card) liquidity.
Where to buy it?: Preferred sales location, from to a close vendor with high relationship to finger tips (online/low relationship).
When to buy it?: Time needed for buying decision/action, from a certain time to as soon as possible.

The question set from Kotler is demonstrated above (Table 2.7)

2.7 Model Assessment: What Is The Characteristic of SMEs' Buying Responses?

This literature review will answer questions relating to buying behaviour fundamentals. Typical response time, sales point preferred and payment model preferred are expected to be explained by the review.

2.7.1 Buying Behaviour Models

Individual customers

When searching for literature on the topic of buying behaviour, it was noticed that SMEs have been paid little attention in relation to this area.

Copeland's (1923, 1924b) first attempts to understand buying behaviour addressed the complete picture, including not only rational but also emotional and instinctive consumer buying tendencies. Even Maslow (1943) was inspired within this context. Followers Martineau (1955), Goodhart et al. (1984) and Christopher (1989) similarly focused on the consumer perspective. Peter and Olson (1993) positioned consumers as individuals, mentioning:

"*interactions between the people's emotions, moods, affection and specific feelings is called consumer behaviour, in other words in environmental events which they exchange ideas and benefits each called consumer behaviour. Buying behaviour of people is for who purchase products for personal use and not for business purposes.*"

Kotler's (1988) definition similarly suggests that the perspective should include personal and organisational consumers. Sandhusen's (2000) Black Box Model is complete, emphasizing all possible boundaries as factors, beyond need. However, SMEs have been considered part of the corporate world. Extant studies concentrate on changes in the psychological centre of gravity within the buying context, and the rising importance of impulse buying, rather than a general framework (Park et al., 2006). It seems that consumer behaviourists switch the mind-set from the objective/absolute positioning of Ries and Trout to subjective/conditional positioning for consumers aged 25 to 45, an age when people tend toward self-actualization rather than materialistic-inspired needs (Wolfe et al., 2003. In the consumer world, everyone seems to be a part of each stage set forth by Maslow (1943), at least once in their life.

Corporate business customers

Copeland's (1924a) industrial goods papers include nothing but derivatives of rational motives for corporate customers. Generally, industrial customers have not been considered end-users, but rather raw-material or inventory purchasers. Because of a lack of interest in SMEs, tasks, procedures, and processes related to purchasing have been the primary points under consideration (Kennedy, 1982). Buyer-seller, relationship-based models are the focus of studies by Baker et al. (2003), Jacob (2006), and Sheth (1996), where the common understanding is that the last 25 years have changed so quickly that sellers act like buyers, and vice versa. Considering vendors as partners (or even customers) is becoming increasingly important due to the win-win possibilities presented by such long-term business opportunities.

Despite the fact that the importance of loyalty has only recently been pointed out in the corporate world, SMEs have long practiced loyalty behaviours. As a follower of prospect theory, Jacob (2006) explores empirical and observable decision behaviour with a complete range of possible outcomes and their respective possibilities, rather than norms and optimal decision behaviour. However, it is difficult to find an application of this for SME customers.

For adoption seekers, it is easy to see that the central phenomenon is usually named under strategic purchasing or purchasing adoption domains. Dobler (1965), Dollinger and Kolchin (1986), Mudambi et al. (2004), and Park and Krishnan (2001) espouse three reasons behind the importance of purchasing adoption for understanding SMEs, with reference to reasons rather than results: smaller companies have no priority to consider the supplier's viewpoint, and there is a lack of trust in SMEs, as well as supplier requirements which can be criticised of being not enough flexible. The question is whether suppliers want to embrace SMEs. If so, the majority of the issues stated above should be handled from the supplier's side; everything else is moot because suppliers, vendors, and sellers should not dictate anything to SMEs or other customer segments. Sometimes the intention is to treat SMEs like children who know little to nothing; however, this view is incorrect, especially if the audience is a supplier, vendor or seller. On the contrary, they are much more capable of running their businesses in changing environments than perceived (Ellegaard, 2009).

Ellegaard's (2006) research represents one of the few studies on SME buying behaviour, which may suggest that there is little interest or room for development in this area.

Other followers conclude similar findings, perceiving that SMEs cannot be a target for strategic purchasing because purchasing is the informal domain of the SME owner (Pressey et al., 2009). This paradigm agrees with supporters like Carr and Pearson (1999) (flexibility), Quayle (2000) and Ramsay (2001, 2008) (sise asymmetries) and Zheng et al. (2004, 2007) (small quantities due to cash flow concerns), who all agree that SME size does not necessarily indicate limited management sophistication.

SMEs as customers: schools of thought

Although understanding of SME purchasing practices has improved over the years, there are notable gaps (Ellegaard, 2009). It is safe to say there is a need for improved understanding of SME purchasing behaviours and competencies, particularly in terms of informality. With respect to global purchasing topics, Quintens et al. (2006) suggest that the field is in need of more profound and longitudinal case-based studies that allow in-depth exploration of the phenomenon; the current conceptual framework is superficial and explored poorly. Advanced theory testing, including structural equation modelling, is beneficial, and failing to offer a model will not facilitate achieving that purpose. Other points have been put forth as follows:

- Strategic purchasing is not a significant factor toward understanding SME buying behaviour. Searching for an answer to "what is a need driver?" rather than "what is a procurement procedure?" can help to explore more useful information for both parties (Moller & Torronen, 2003).

- Because of the complicated nature of supplier/procurement relationships, it is reasonable to scrutinise purchasing adoption (Kaynak, Tatoglu & Kula, 2005). However, simple vendor/buyer transactions also occur, and this is the area from which the majority of commercial activity comes. Attention could be directed to SMEs as end-users of commodities for internal use, rather than buyers of raw materials for use in manufacturing, inventory or resale.
- Beyond purchasing of SMEs or marketing in SMEs (Brooks et. al, 2011; Jones et. al, 2011), the word "adoption" is widely used, especially with respect to ICT adoption by SMEs (Tambunan, 2007; Yu, 2009). The majority of researchers consider companies and SMEs as end-users on a "to be adopted" basis, rather than "already adopted" (Galende et. al, 2003; Viljamaa, 2011). However, the question of how they respond in terms of preferred channels, timing, payment models and brand level is worth exploring in order to open the SME black box -as a customer- in lieu of supplier evaluations and capability factors or how SMEs can market their goods (Pressey et. al, 2009).
- An important reason could be using the term SME, while doing the research with only medium sized companies[2] (Kendall et al., 2001). However, unlike small companies, medium sized companies do not dominate SMEs and cannot generalise results on behalf of SMEs. As a matter of fact, by definition, an application with small companies could be the one which can be generalised (EUC, 2003).

[2] From 50 to 250-employee sizedicompanies (EUC, 2003).

- Reviewed papers use ICT as the subject of specific ICT investment; there is little mention of popular ICT and other investments such as furniture, cars or commercial light vehicles (Palmer, Ellinger, Allaway & D'Souza, 2011).

Since there is no final word in this sparsely examined field, this topic deserves more attention due to its vast potential, especially when considering comparative analyses among sectors. Pressey et al. (2009) state that their study was first applied to an SME context; this study raises the same issue within a different framework, through application.

2.7.2 Alternative Models

Starting with Maslow, many models have summarised buying behaviour. Inspiring this study are physiologists like Max-Neef (1992), who expanded Maslow to nine elements; Jager et al. (2000), who expanded it into four modes of cognitive processing; and Twomey et al. (2002) who adapted it to agent-based models, researching the relationships between consumer perceptions and characteristics. Brunswik's Lens Model (1952) probably influenced Shocker and Srinisam (1979), Hauser and Koppelman (1979) and many others; however, applications to SMEs remain unexplored.

In addressing alternative paradigms in operational research, Meredith et al. (1989) used axiomatic and artificial reconstruction axis models. Bleicher's (1991) Integrated Management Model (IMM) similarly offers multi-axis approaches to management. Afuah and Bahram (1995) used value-added chains and innovation radicalness axes to examine correlations among variables. Similarly, SME flexibility and JIT adoptability

interactions are the focus for Abdul-Nour et al. (1999). Beard (2002) examines technology management using perceptions and size of the company. Developed by Kumar et al. (2006), Nobel Prize winner McFadden's model examines customers using product type and timing relationships. Bleicher (1991) developed the St Gallen Management Concept, providing management research where the concept was built on management functions defined as forming, steering and developing. Alsan and Oner (2004) also use the model in integrated foresight management (IFM) (Figure 2.8).

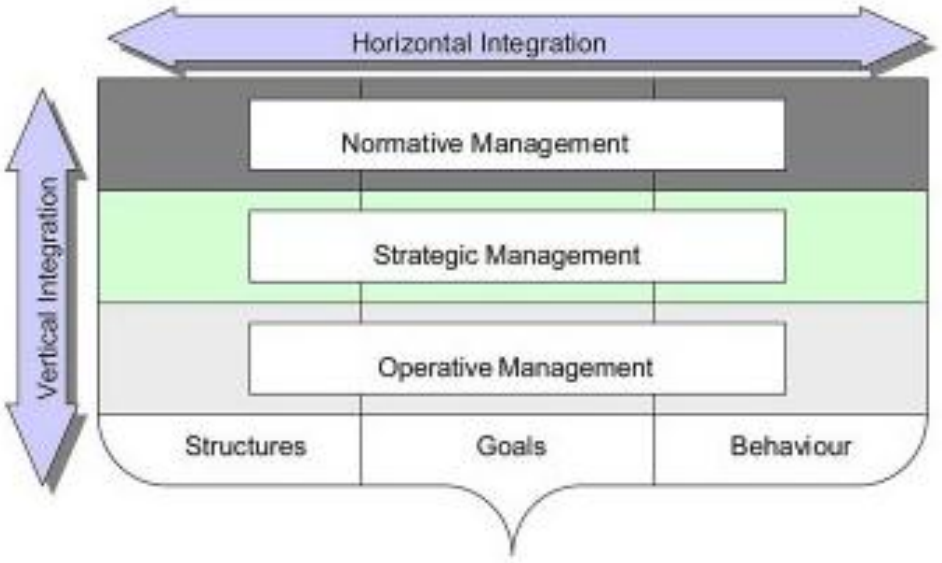


Figure 2.8 Integrated Foresight Management (IFM) Model (Alsan & Oner, 2004)

The proposed usage of this model will also serve as a carrier template for the upcoming questionnaire. Within this, suggested conversion of the titles would be as follows and placed on table (Table 2.9):

Vertical integration: needs-based tangibility axis

- N-HT (Needs-based high tangibility).

- N-MT (Needs-based moderate tangibility).
- N-LT (Needs-based low tangibility).

Horizontal integration: purchase significance of the need

- Exceptional.
- Moderate.
- Routine.

Products, as discussed above, will be distributed in a table based on perceptions of SME respondents (Table 2.8):

Table 2.8 Product based tangibility axis

P-HT (Product based High Tangibility)
1) Refreshments (e.g. trivial needs as drinking water, tea and coffee selections)
2) Property/Location to work in/at
3) Furniture to use
4) Transportation (e.g. light commercial vehicles/vehicles, executive cars)
P-MT(Product based Moderate Tangibility)
5) Communication technologies [CT] (e.g. cellular, operator, PBX, fixed cellular terminals [FCT])
6) Information technologies [IT] (e.g. PC, laptops, servers, projectors)
7.a) Manufacturing technologies (e.g. workstations/computer aided [CAx], CNC derivatives)
Or
7.b) Construction technologies (e.g. workstations/drawing software, heavy machinery derivatives)
8) Television (most SMEs have one especially in Turkey)
P-LT (Product based Low Tangibility)
9/10/11) Insurance/Bank/Consultancy services
12) Advertising services

Table 2.9 Need characteristics (Vertical: Need driver; Horizontal: Purchase significance of the need)

	Exceptional	**Moderate**	**Routine**
N-HT	Products	Products	Products
N-MT	Products	Products	Products
N-LT	Products	Products	Products

2.7.3 Unified Model of Buying Behaviour

Robinson et al.'s (1967) buy class model based on purchase novelty is widely promoted. However, purchase novelty is not the only factor determining buying importance given by organisations. In SMEs in particular, the only decision-maker is often the owner, directly or indirectly. Similarly, though using different expressions, Webster and Wind (1972), Sheth (1996) and Wensley (1997) consider rationality as a natural assumption in organisations. Negligent researchers of irrational bases look toward distinction seekers among organisations and individuals. The common paradigm is that irrationality exists in nothing, but consumer buying behaviour. For its presence in business buying behaviour, they do not declare any objections, considering irrationality or intangible needs as a negligent effect in organisations; however, they do not acknowledge either.

According to Wilson (2000), if rationality is the signature of organisations, a question arises as to how the best examples of rationality – even where informal, such as homemakers' daily spending – can be explained. If intangibility (as a needs driver) is accepted as a factor for organisations too, can the distinction between consumer and organisational buying behaviour models be negligible? Researchers' negligence with regards to recognizing the distinction between individual and organisational buying behaviours is increasing, creating a situation that focuses on application, rather than new model research. Foxall (1981), Fern et al. (1984), Smith and Taylor (1985), Shaw et al. (1989), Shipley and Howard (1993), Wilson (2000), Pickton and Broderick (2001), Wilson and Woodside (2001), Coviello and Brodie (2001) and Jaakola (2007) state that

differences between consumer and organisational buying behaviours are relative, rather than absolute. Shaw et al. (1989) ask:

"Are we to think that an executive makes business buying decisions based on quantifiable product characteristics and yet makes personal buying decisions based on intangibles?"

Similarly, and based on previous studies such as that by Smith et al. (1985), Wilson (2000) promotes rationality-irrationality and tangibility-intangibility for needs that do not belong to only one side. Each party, whether individual or organisational, has its say. Pickton et. al (2001) suggests that human beings cannot change like robots (e.g. by toggling a switch) when acting in business situations. Coviello et al. (2001) presume that the organisational-consumer buying behaviour dichotomy is not relevant when describing and analyzing purchasing decisions. The reasoning behind whether to use rationality or intangibility for needs drivers is more important, because the current situation has been observed many times in group situations, but no application exists for organisations, especially SMEs, who are assumed to be similar to individuals.

Underlying these views, Fern et al.'s (1984) thesis represents extreme examples, rather than normative and generalizable models. If the level of rationality behind the buying decision is a factor to be observed, the extreme example situation decreases in intensity. A normative and generalizable model can be linked to Alsan and Oner's (2004) IFM

model, which seeks foresight under an operational research umbrella. Why cannot normative and generalizable models be used for buying behaviour? In the end, all models are either positioned in individual or corporate (normative) segment. Only Wilson's model is not polarized, it is an attempt to unify different audiences. Wilson (2000) not only offers an integrated model, but promotes its wide use. Although his proposal is designed for organisational buyer behaviour, he asks why it cannot also apply to consumer purchasing, and sees no obvious reason not to pursue this approach.

Even the reverse should be considered, because Wilson (2000) suggests:

"*If a unified model of purchase classifications could be developed there seem no compelling reason to perpetuate an unnecessary distinction between organisational purchasing and consumer purchasing.*"

It is important to note that he also added there is no convincing alternative for the model, as yet. In other words, it can be time to formulate different applications, at least, and in turn new models.

In reference to Wilson's (2000) model, it appears that the involvement of decision makers cannot be a factor, because, as outlined in previous sections, small company owners (SCOs) are direct or indirect decision makers (Figure 2.9)

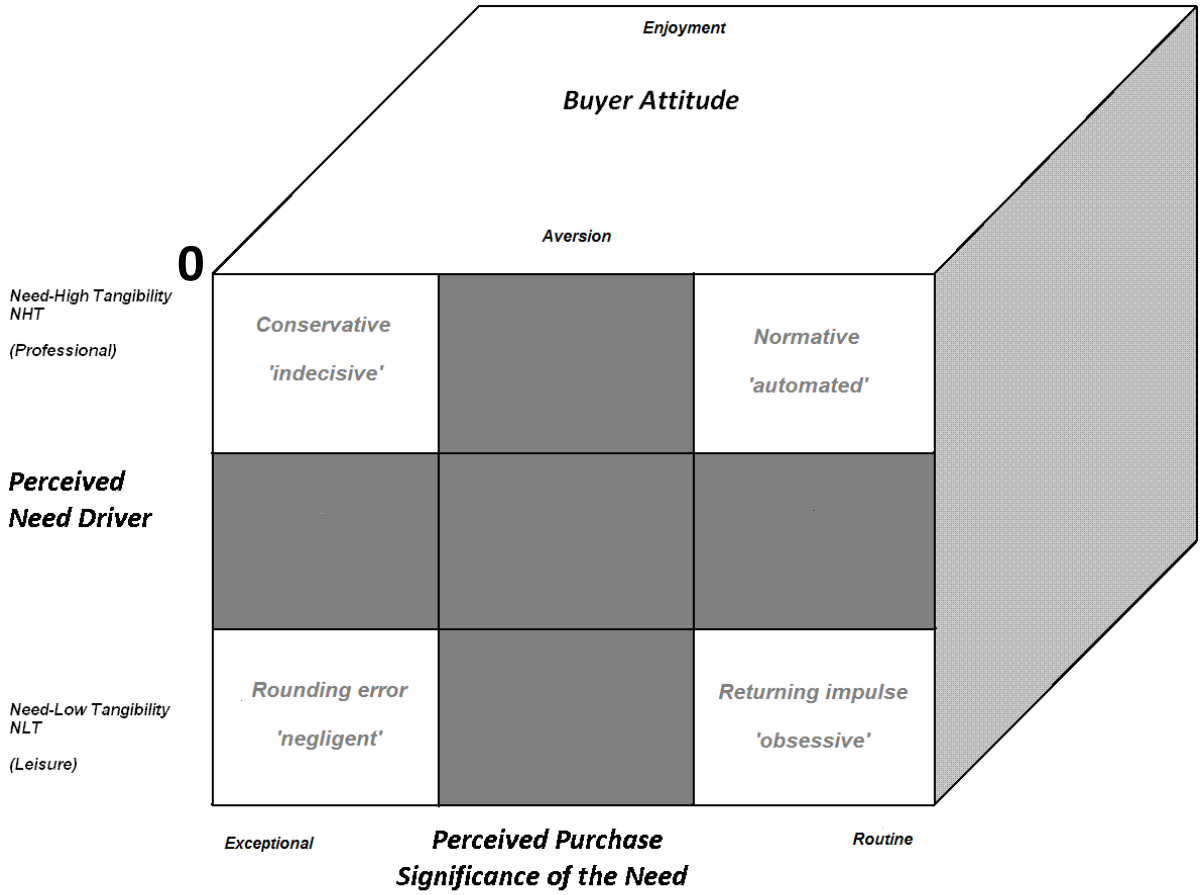


Figure 2.9 Wilson's Buying Behaviour Cube (2000)

Each axis of Wilson's Cube refers to a hypothesis:

Hypothesis 1. Organisations do buy within low tangibility need driver. [y axis] (Wilson, 2000)

Hypothesis 2. Higher purchase significance affects the buyer attitude's enjoyment positively. [x and z axes] (Wilson, 2000)

Hypothesis 3. Lower tangibility need driver affects the buyer attitude's enjoyment positive. [y and z axes] (Wilson, 2000)

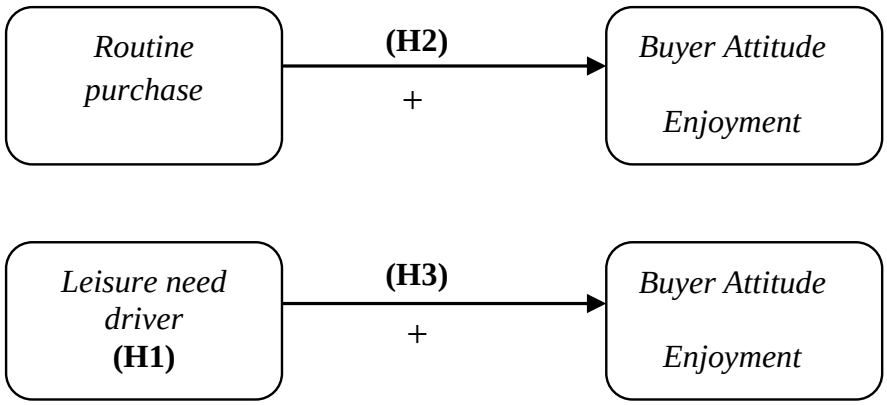


Figure 2.10 Hypotheses summary

As a bottom-up implementer (consumer to behaviourist) rather than top-down (behaviourist to consumer), the hypotheses of Wilson's Cube refer to the coloured demonstration (green is the highest buying attitude, red is the lowest and others stay between them) in Figure 2.11, where Table 2.10 show its cross-section for x-y axes. In other words, a positive correlation is represented among axes, where it refers to green colour with more leisure needs (higher y-axis), more routine procurement (higher x-axis) and more eager to purchase (higher z-axis, enjoyment level of buying attitude); where the opposite is also correct, low x-y-z values refer to red colour.

Yellow colour tied with low x (Leisure) and high y (Exceptional) values, where z value is expected to be close to -but lower than- green colour's value. Orange colour tied with high x (Professional) and low y (Routine) values, where z value is expected to be close to -but higher than- red colour's value.

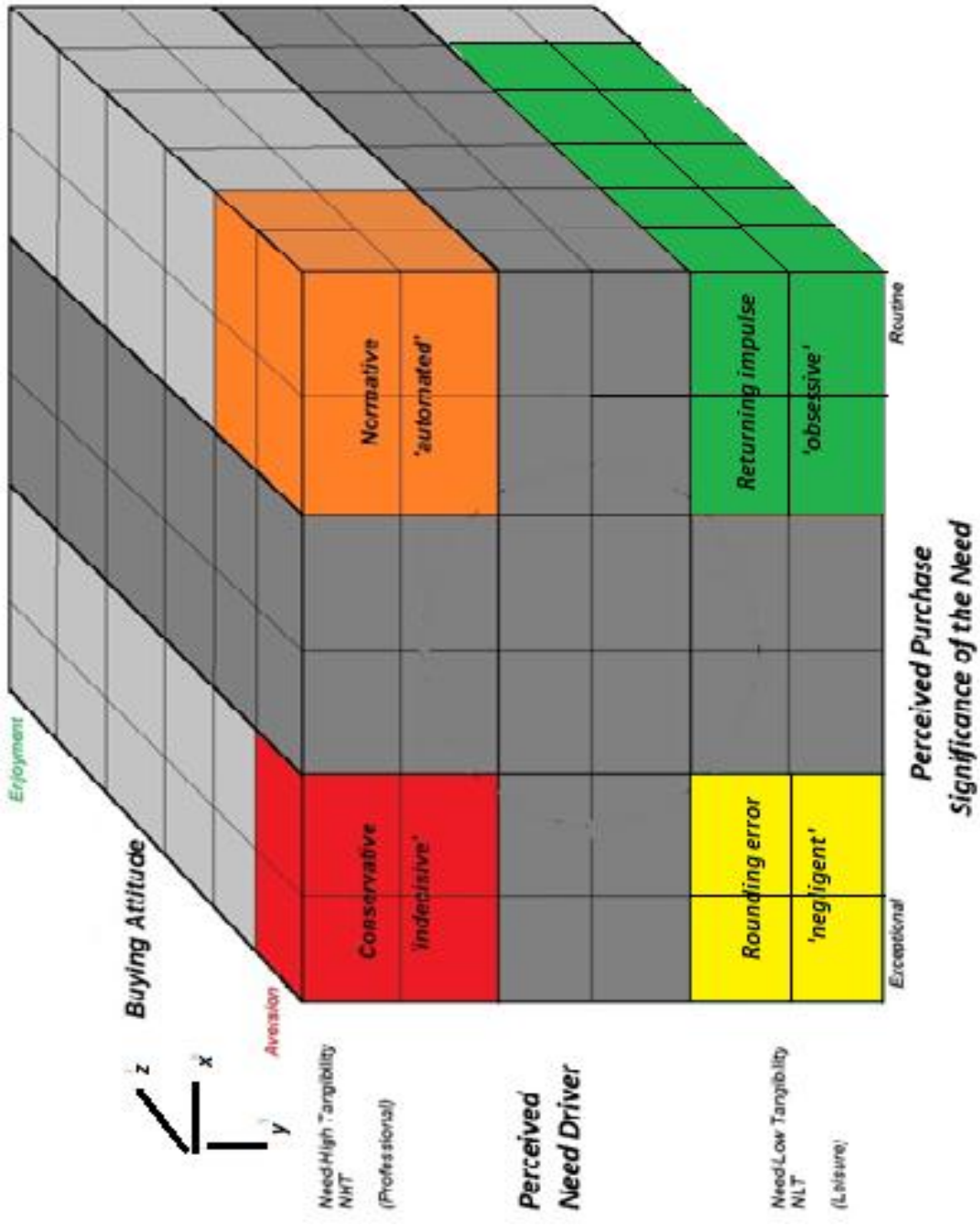


Figure 2.11 Wilson's Buying Behaviour Cube (Coloured demonstration)

	Exceptional					Routine
N-HT	***Probing Buyer Attitude*** (Per product)	…….	…….	…….	…….	…….
Perceived Need Driver	…….	…….	…….	…….	…….	…….
. . . . .	…….	…….	…….	…….	…….	…….
. . . . .	…….	…….	…….	…….	…….	…….
. . . . .	…….	…….	…….	…….	…….	…….
Perceived Need Driver	…….	…….	…….	…….	…….	***Probing Buyer Attitude*** (Per product)
N-LT	…….	…….	…….	…….	…….	

Perceived Purchase Significance of the Need ……. ***Perceived Purchase Significance of the Need***

Table 2.10 Two-D Conversion of Figure 2.11

Table 2.11 Formation of the buying behaviour boundaries

	Formation of the Buying Behaviour Boundaries	Relevant	Irrelevant
1	Adoption strategies	Dollinger et al., 1986; Gilmore et al., 2001; Mudambiet al., 2004; Kaynak et al., 2005	Arend et al., 2005; Park et al., 2006; Ellegaard, 2009; Supyuenyong et al., 2009
2	Characteristics of the audience [Chapter 2.4]	Zaltman, 1983; Kotler, 1983; Sargut, 1994; Sandhusen, 2000, Wilson, 2000; Madill, 2002; Supyuenyong et al., 2009	
3	Dominancy of small companies in SME definition [Chapter 2.7]	Statistical fact, but also mentioned by Kendall et al., 2001	
4	Environmental stimuli (e.g. Politics, economy, demographics) [Chapter 2.3]	Natural part of any model by particularly mentioned by Homer, 1985; Sandhusen, 2000; Zizek, 2008	
5	Informal management	Foxall, 1981; Brown, 1984; Bessant, 1999; Morgan et al., 2006	Vinten et al., 1999; Hankinson, 2000; Arend et. al, 2005; Simsek, 2006; Bozkurt, 2011
6	Investment characteristics [Chapter 2.5.2]	Shostack, 1982; Rushton, 1989; Wilson, 2000; Jaakkola, 2007; Urwiler, 2008	
7	Need driver [Chapter 2.5.1.1]	Duncan, 1940; Robinson, 1967; Mahatoo, 1989; Shaw et. al, 1989; Culkin, 2000; Wilson, 2000; Klemz et al., 2001	
8	Not selective in audience [Chapter 2.7]	Fern, 1984; Wilson, 2000	

9	Operational decision making	Smith et. al, 1985; Romano et al., 2000; Rantapuska et al., 2008	Hankinson, 2000;Toprak, 2007
10	Procurement procedures	Dobler, 1965; Kennedy, 1982; Dollinger et al., 1986; Baker et al., 2003	Ramsay, 2001; Morrissey et al., 2004; Ellegaard, 2006; Pressey, 2009
11	Purchase occurrence/significance [Chapter 2.5.1.2]	Robinson, 1967; Wilson, 2000	
12	Purchasing moment/Buying attitude [Chapter 2.6]	Zaltman, 1983; Day et al., 1991; Kotler, 1983; Wagner, 1987; Wilson, 2000	
13	Resource limitations	File et al., 1991; Romano et al., 2000; Arend et. al, 2005	Carr et al., 1999; Quayle, 2000; Ramsay, 2008
14	Selective audience with consumers	Goodhart et al., 1984; Christopher, 2001; Peter and Olson, 1993	Fern, 1984; Wilson, 2000
15	Selective audience with corporate buyers	Kennedy, 1982; Sheth, 1973; Baker et al., 2003; Jacob, 2006	Fern, 1984; Wilson, 2000
16	Structured supply-chain systems	Zheng et al, 2004; Bakker et al., 2007; Zheng et al. 2007	Arend et al., 2005; Gilmore et al., 2006; Ellegaard, 2006; Pressey, 2009

As table shows, researches which question the dichotomy in buying behaviour, and raise irrelevancies for certain factors (items 1, 5, 9, 10, 13, 14, 15 and 16), are relatively new. This study aims to test the relevancy level of relevant factors; therefore, factors that have objections -gray background- about their relevancies (irrelevant) are excluded. Those are items that are mostly framed with adoption, limitation, pre-categorization of buyers, where business buyers are compartmentalised in nothing but rationality. Other factors are commonly agreed, however there is no application for SMEs, therefore findings are limited.

2.8 Chapter Summary

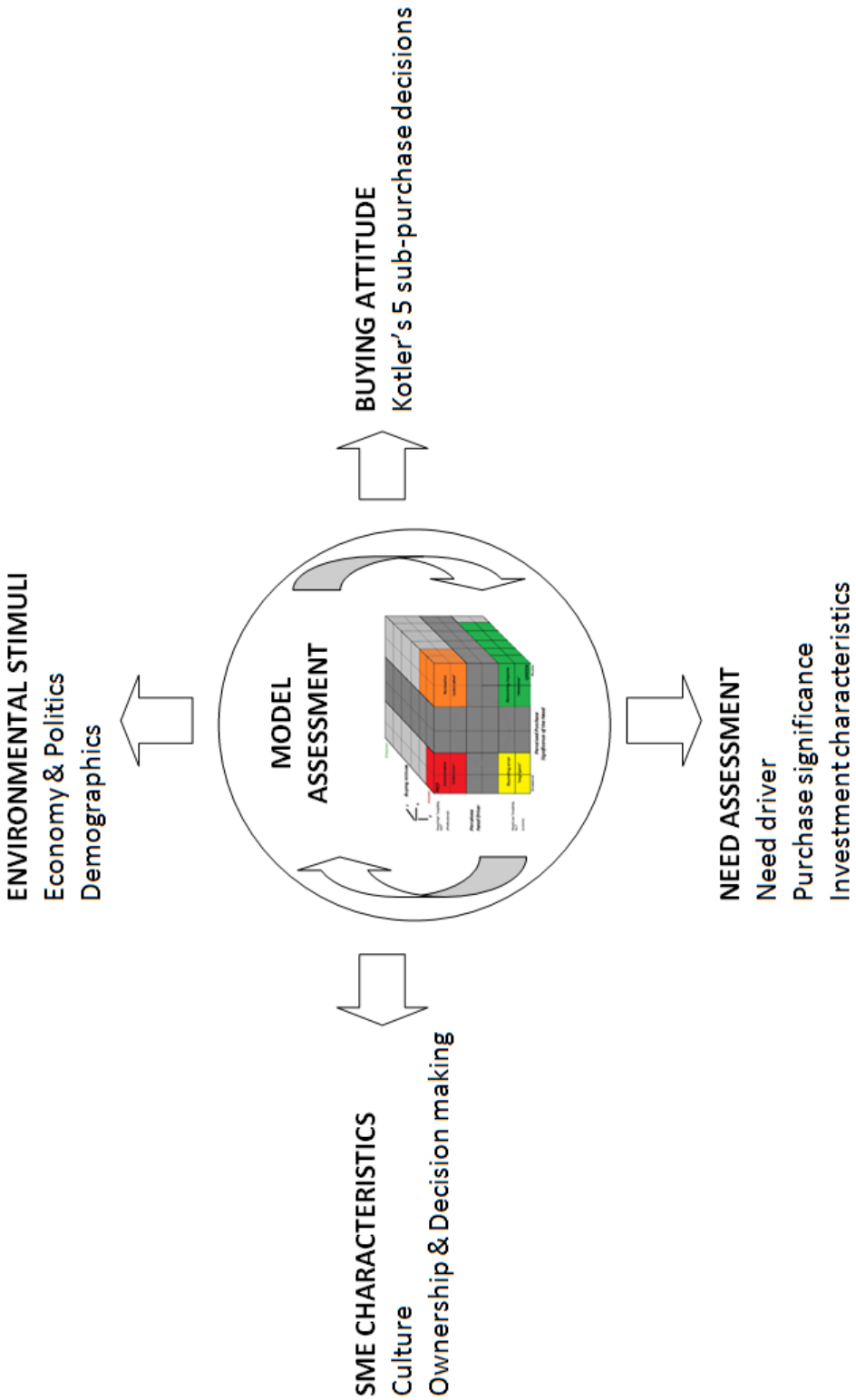


Figure 2.12 Factors affecting buying behaviour

CHAPTER 2: BOUNDARIES OF BUYING BEHAVIOUR

The boundaries of buying behaviour under external stimuli, internal stimuli (SME Characteristics), the nature of need (Need Assessment) and the buying moment (Buying Attitude) perspectives (Sandhusen, 2000) were discussed. A unified carrier model was proposed that can lead to an application (Wilson, 2000) for SMEs in Turkey utilised in the next chapters. Wilson's Cube was introduced and his hypotheses were examined. (Figure 2.12)

External Stimuli

Literature review suggested that there was a correlation between politics and the economy in Turkey and at least the latter should be a part of the research design, with its changing conditions, such as crisis and non-crisis status (Onur, 2004). Technology attributes underlined the infrastructural limitations of SMEs in Turkey, such as very limited e-mail usage, which also limited the research techniques that can be used.

Internal Stimuli

SME characteristics were introduced through the cultural domain (Sandhusen, 2000). Corporate culture models and typologies were examined (Miles et. al, 1978; Trompenaars et. al, 1998; Goffee et. al, 1996 and 2006). An application study in Turkey indicated that even if an owner's employee takes action, the owner decides on all matters (makes title less important), trust is more important than knowledge in any field (leading them to prefer to buy from known vendors), less value is given for procedures (no set procedural systems in procurement), less confident than they appear (makes them potentially leisure buyers for some products) and -within the same context- fear of losing prestige or appearing weak (Toprak, 2007).

Need Assessment

Need driver and purchase significance (How often?: Rare or returning need) domains were examined (Robinson, 1967; Wilson, 2000). Investment characteristics (What they buy?) were also scrutinised here in this chapter (Shostack, 1982; Rushton, 1989).

Buying Attitude

The elements of the buying moment were reviewed (Kotler, 1988). Brand level preferred, payment model preferred, sales point preferred and response time were covered.

Carrier Model

Through more than 50 articles, specific models were discussed under corporate, individual, alternate and unified domains. None of them covered the topic of 'SME Buying Behaviour'. However, only one of them embraced all audiences, including individual and corporate, or any segment between them (Wilson, 2000), but there was no application. Within this perspective, hypothesis testing formed this study which was also aligned with earlier findings**.**

Chapter 3. Research Methodology

3.1 Introduction

This chapter will rely on Sexton's research philosophy dimensions (Sexton, 2004). 'Research Approach' will be the section after 'Research Philosophy' which is a continuation of 'Philosophy' from a narrower angle. Afterwards, the 'Research Method' and 'Technique' sections will come, where they are more tactical (Figure 3.1). Research design is known as the method to be selected. From this perspective, their -'Research Design' and 'Research Method'- interests will be similar. Extensive literature review will yield only one unified model that can be attempted to test with SMEs. In this manner, the 'Research Method' section will refer to the previous chapter, rather than specifically designing a boundary from scratch, but also will include rephrased research questions and affiliated analysis proposals.

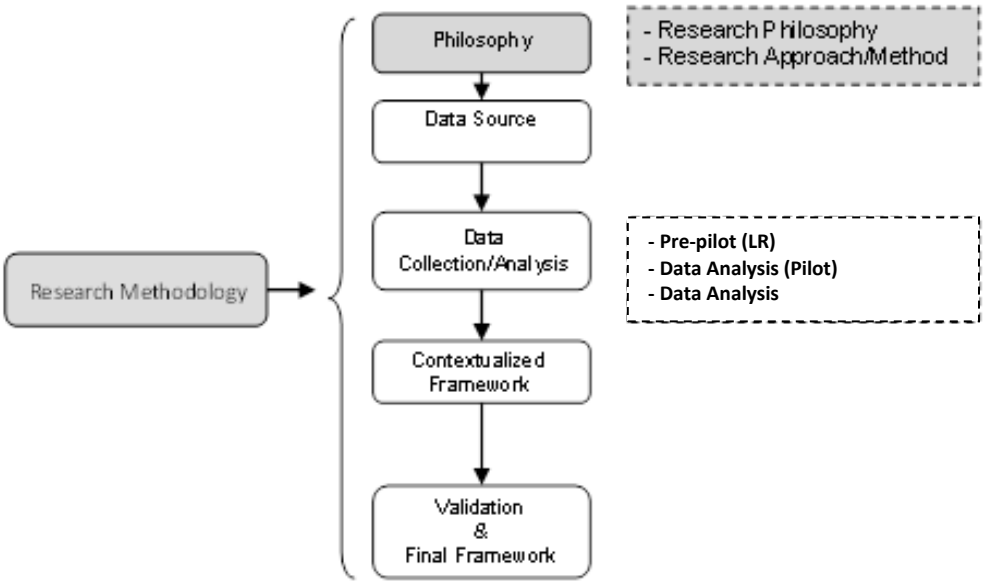


Figure 3.1 Research plan (a)

CHAPTER 3: RESEARCH METHODOLOGY

3.2 Philosophy

As a topic, philosophy covers both the formation of knowledge and the necessity of an objective stance that it requires afterwards. The former is about possible variations of real-reality, truth and belief systems, where the latter is considered to be more consequential.

3.2.1 Philosophical View of Knowledge

Politz (1957) says that:

"If the marketer will do so-and-so, the consumer's reaction will be such-and-such, or vice-versa, if the marketer wishes the consumer to do such-and-such, the marketer must do so-and-so."

According to Politz (1957), what marketing managers need to know is not how customers feel, but what they will do, and, further, how the majority of them will react to specific situations. The type of 'truth', rather than the need for it, has been identified as the major variable to consider when planning marketing studies. Such marketing research will not produce true results unless it obtains the 'truth' from the consumer's point of view. Furthermore, even if interviews have succeeded in obtaining the 'true' opinions, attitudes, and motives of the respondents at the time, this 'truth' cannot predict their actual buying behaviour, or the way they act/react when making purchasing decisions – where reactions are results, not causes. Cause is unlikely to be a high-priority topic for marketing research, because an understanding of reaction is more

important before going further. The truth to start with is that relating to how a consumer will act (Politz, 1957).

According to Sheridan (1999), without understanding presence, it is difficult to obtain a broader philosophy and the resulting research methodology can be incorrect. Attempts to explain 'presence' are mostly considered in relation to its belief and knowledge interrelations, where ontology and epistemology have been used as stances by conventional rationalists (e.g. Descartes, Spinoza and Leibniz) and metaphysicists (e.g. Heidegger (1977) and Gibson (1976)). Many researchers have commented on past trajectory, instead of developing a new model; it seems to be a common misconception that either the discussion is not as important as it was in past decades, or enough has already been said. Zahorik and Jenison (1998) concluded that instead of dualism, the coupling between perception and action is crucial for determining the extent to which actions are successfully supported. If this is true, does it mean that the knowledge stance of ontology is incorrect? If this is the case, is there a need for an ontological phase? And most importantly, even if there is doubt, how can epistemology be considered as a subfield of ontology in light of conflicting possibilities?

Sheridan (1999) further states that what is virtual and what is real, what is subjective and what is objective, depend on one's criteria for modelling, and believing the model. Estimation theory has been given only for the engineering perspective. Will this hold true for other disciplines as well? Perceptions are true in Gibson's perspective (1976), as well as on the behaviour side, however, to draw an analogy from medicine, doctors do not name every patient healthy who considers themselves to be. Thus, what is the

formula of knowledge/real knowledge? Can be a possible combination of truth and belief? The dilemma behind this is that there is no unique usage model for belief and truth to provide an answer about real knowledge. Thus, although a patient thinks they are healthy, it doesn't mean that their knowledge should be affected by this belief. In fact, on the contrary, their knowledge should be equal with what the doctor says, which the 'truth' is.

Scott (2000) notes that an observer is in the position to take responsibility for the worlds he or she constructs, including decisions about beliefs and purposes. Practical usefulness and the necessity of an ontological phase can be limited with behavioural social research topics such as the current one, because it looks at 'belief about being', whereas epistemology focuses on 'belief about knowledge'. Biocca (2001) states that terminological and theoretical confusion about the difference between epistemology and ontology causes modelling problems. In fact, as a result of Biocca (2001) is subjective like he tries to criticise and surprisingly very confident about Sheridan at al. (1999) are mistaken. Presence has been considered a bridge between disciplines, or an intersection wherein psychologists, engineers, designers, communication researchers, and philosophers can be found. Ontology typically does not focus on perception, but rather is primarily about real-reality, which is usually considered that which 'can never be known'. However, real-reality in marketing is not always important.

Within this line, Biocca (2001) says that there can be no practical effect on 'perceptual presence', which is good for perception-based modelling researchers to know, because epistemology seems to be a better fit to start with, and Gibson's (1976) suggestion that

'the perceived world is stable and objective', as a transition from real-reality to real knowledge, helps this. Al Amoudi (2007), while criticizing Foucault's Social Ontology, says that his aim is to open a discussion, not to close it. Therefore, he does not expect all readers to agree with every claim he makes. He relies mainly on his past experiences as a professional, and claims that 'power and knowledge are socially and historically inseparable and that science can lead to true knowledge' – wherein 'true knowledge' is a vital expression, because it can only come about if both truth and belief are known. In some cases truth, and in others belief, is not important; nevertheless, it is necessary to be aware of and then combine them to build 'true knowledge'. After all, as Biocca (2001) says,

"A philosophy of presence should be judged by fruits it bears"

Ontology and epistemology – as a supposed subfield of ontology – sometimes seek to answer the same questions, like presence, though they find fundamentally different answers because of their different stances (dualism and coupling, respectively). In other words, it is possible that there is no way to cover both, all of the time. As a behaviourist seeking answers regarding real knowledge within this stance, usable, practical living information can be a part of the positivist axis – because it is observable and rejects metaphysics in the broadest sense – rather than the interpretive.

Traditionally, then, the formula for knowledge consists of belief and truth. The key challenge behind this is to understand how a researcher can benefit from such knowledge. As in the traditional Chinese saying, the reason a ship floats or sinks is the same: it is because of water. Similarly, the success or failure of a marketing campaign depends on knowledge. For a marketer, useful knowledge is the combination of truth and the customer's beliefs – not the marketer's. In fact, when it comes to useful knowledge, the customer's beliefs are more important even than the truth. Rather than focusing on consumers or corporate buyers, SME buyers can be an attention point. These fundamentals seem to be more relevant for them, though the literature on SME buying behaviour is relatively limited.

3.2.2 Research Philosophy

In seeking new avenues for marketing to SMEs and understanding their buying behaviour, SMEs' beliefs play a crucial role. However, rather than creating new marketing hypotheses, the best-known buying behaviour models – though focused on a different audience here – are a starting point from which to probe SMEs. Therefore, this work is hypothesis-testing, rather than hypothesis-building. However, as a contrary way (interpretive vs. positivism), grounded theory challenged the decision about what would be the way to pick, where the reason is this topic that is something relatively less touched. Does this scope require generation of a theory? While giving much credit to Isabella (1990), Suddaby (2006) suggests that researchers often desire to discover something new, and thus the intention to not stick anything done before is likely to increase.

Grounded theory basically collects data first, until nothing new can be found, and then brings together the results to form a conclusion. Suddaby asks (2006): why to scare of 'slurring' that much, what's wrong to use quantitative instead of qualitative? This is something that he also accepts that everything is possible, so why he also judges this? For example, if one conducts a survey in Turkey of 1 million people asking what would be their preferred location for an overseas vacation, and if 35% of those surveyed say Italy, the researcher can conclude that Turkish people prefer Italy for an overseas vacation, which would probably be true. However, according to Suddaby (2006), the information that one obtains is not as important as the way in which it is used.

In other words, Suddaby (2006) gives more importance to the process itself, rather than the yield. However, it is difficult to see him as the guard of the process. Process is likely just to help to the yield part; this is it, nothing more. So no need guards of methodologies, it should be more important to create yield. For instance, shooting a film is more respectable than criticizing the cinematographic techniques behind it. Thus, although grounded theory is not 'anything goes', neither grounded theory nor other methodologies should inject 'fear' into researchers, who can be 'less tolerant' to something that does not guarantee such a high yield at the end. On the other hand, as Deshpande (1983) suggests, while emphasizing qualitative (looking for internal, causal reasons, and 'how?') and quantitative (looking for external facts and results, and 'what?') methodologies are not rivals; they both feed each other.

With help of Deshpande (1983), the past trajectory of the methodology stance can be traced. A paradigm is a set of linked assumptions about the world; clearly, then,

understanding the nature of a paradigm enables scientists to determine both what problems are worthy of exploration and also what methods are available to explore them. Within this stance, qualitative/quantitative approaches can in fact be named as paradigms, as they are, themselves, methodologies. In the 15th and early 16th centuries, a very strong faith in rationality existed. This perspective has become known as the basis of logical positivism and empiricism. However, major social changes occurring in the late 18th and early 19th centuries led to several fundamental doubts about the response to the issue of how we know what we know. According to Deshpande (1983), these two philosophical positions of positivism (Auguste Comte) and idealism (Max Weber) can be understood as, very simply, quantitative and qualitative paradigms, respectively. In other words, positivism relates to facts, with a little attention paid to the subjectivity of individuals, whereas idealism is about the behavioural stance of the actors' own frames of reference.

On the behaviourist side, there is only one perspective on fact, which is that the customer is the only actor with the ability to decide. In other words, the objectivity of behaviourists should rely on the subjectivity of the buyer. The important determinant here in order to identify a paradigm is the question behind the fact/result. If the question is 'what' result/fact, the methodology should be quantitative; if it is 'how', it should be qualitative. This can be why Deshpande (1983) suggests the triangulation of both (reliability and validity, respectively) internal and external perspectives. Most importantly, there is also no 'so-called' practical tie between hypothesis building/testing vs. qualitative/quantitative methodologies. Relevantly, Eisenhardt and Graebner (2002) also emphasise that, although it is sometimes seen as 'subjective', well-executed theory-

building is surprisingly 'objective'. Similarly, Barnham (2008) recommends – especially for brand researchers – an inclusion/quantitative pair instead of an incidence/qualitative pair, despite the fact that the contrary is the commonly accepted practice. In support of this, Barnham (2008) says,

"No longer do we need to establish the objectivity of our subjective analyses of other people's subjectivities"

3.3 Research Approach

Behaviourists' objectivity should be based on the subjectivity of the target audience (Sexton, 2004). From here, the quantitative results can enable some generalization that will validate itself, and therefore the subjectivity of the analysis will be reduced (Figure 3.2). SMEs, within the buying behaviour context, are far from generalizable, because no research has been conducted on a subject/predicate basis. Considering specifics can be pertinent later, however the qualitative base is likely to serve as a starting point for further research, which will focus on why, rather than what. Cova and Elliott (2008) assume that both interpretivist and positivist approaches make a contribution to the furtherance of consumer behaviour research; thus, these can serve to bridge rich qualitative evidence – which is already available – and mainstream deductive research.

CHAPTER 3: RESEARCH METHODOLOGY

The current research question – is there any interaction between needs characteristics and investment characteristics of SMEs in terms of response time, preferred payment model, preferred sales channel, and preferred brand level? – will be used to validate the findings, while searching for answers regarding whether the interaction is causal, and whether generalization is possible or not. External validity – which is adoptability to other industries and countries – is outside of the scope of this work.

Despite the stance exchange between the two methodologies, because of the dominance of positivism and deductive reasoning in testing the hypotheses, besides the already-existing extensive qualitative basis, the research methodology can be a better match for quantitative, rather than qualitative, approaches. Although many supporters of qualitative methods, especially during the 1980s and 1990s, applied the approach to consumer behaviour (Goulding, 1999), overall, qualitative research can be considered useful within the pre-modelling phase (to identify questions to ask in the survey, along with the context and factors), or the post-modelling phase (a kind of supplementary validation after conducting the survey and analysing the data). As Sheth (1996) suggests,

"We must learn how to crawl before we start walking or worse yet, running"

According to Hill and Wright (2001), pre-modelling of qualitative methodologies, especially for understanding SMEs, fails to present the full picture. Without basic quantitative data on the model, it is difficult to predict the right questions to ask in a qualitative manner.

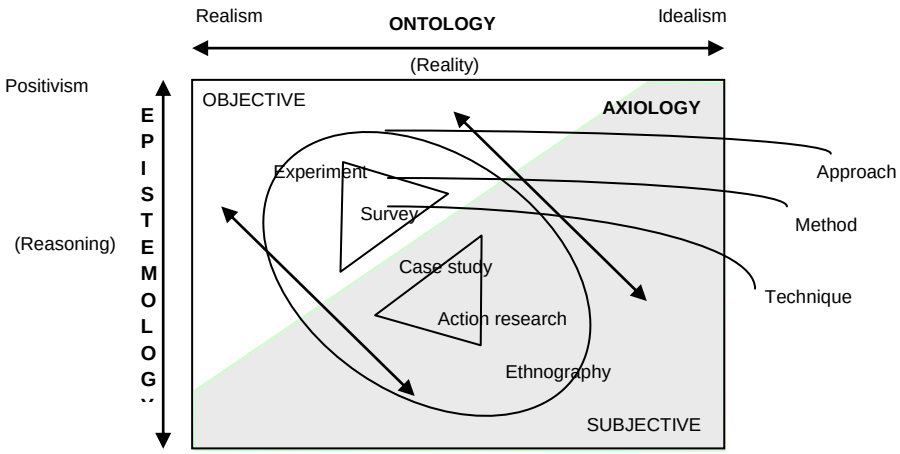


Figure 3.2 Dimension of Research Philosophy (Adopted from Sexton, 2004)

3.4 Research Methods

The literature review demonstrated that a significant amount of qualitative research was conducted (Ellegard, 2009), and that there are several models on buying behaviour. Therefore, the focus of this research will be on quantitative application of the chosen buying behaviour model, rather than case surveys or interviews, to probe SMEs.

In the light of the SME segment, Wilson's Cube can be summarised as follow:

- Organisations also buy within low-tangibility needs drivers (Wilson, 2000).

- Higher purchase significance affects the buyer's enjoyment (Wilson, 2000)
- Lower-tangibility needs drivers affect the buyer's enjoyment (Wilson, 2000).

Consolidated hypothesis

The following hypothesis was formulated: When SMEs have more leisure needs drivers accompanied by routine procurement, their buying behaviours will increase (Figure 3.3).

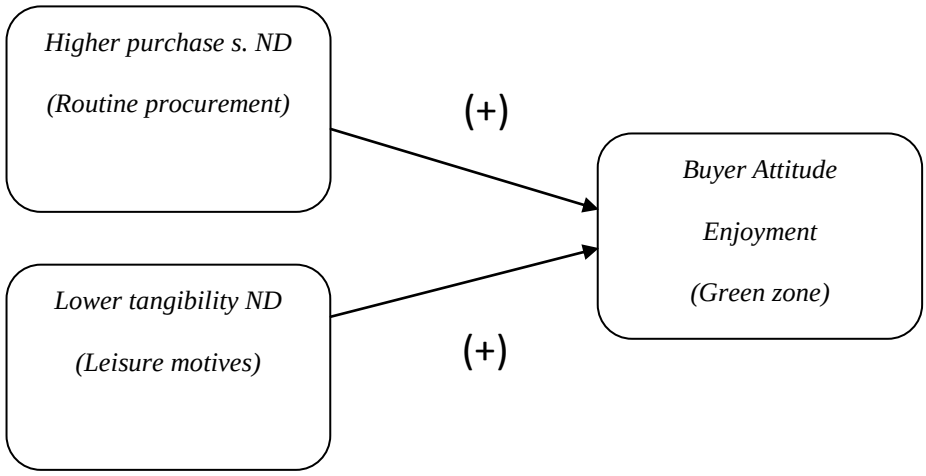


Figure 3.3 Consolidated hypothesis

The above model can help to obtain extended answers for the questions in the boxes, which can be asked for each product. It will be up to the SME participants as to how to perceive the boxes, whether at the high-tangibility needs/low-tangibility product intersection, or at the routine procurement/moderate tangibility product intersection. Any combination among axes is possible; however SMEs will only need to choose the best answer.

The questions arising from Figure 3.1 will be based on Kotler's (2006) buying behaviour assessment (Table 3.1). The exception will be applied to the 'how many' question, referring to quantity purchased, because characteristics of the investment vary from product to product and its significance already refers to the x-axis of the cube[1]. Instead, based on the left-over determinant of the decision process, the 'marketing communication tone' -as a part of information gathering trigger- probing question will be substituted (Sandhusen, 2000).

Table 3.1 Adopted from Kotler's Buying Behaviour Determinants (2006)

How many?	Cancelled [1] and Replaced	Marcom tone noticed
What brand to purchase?	Used as it is	Brand preferred
How to pay for it?	Used as it is	Financial/Payment model preferred
Where to buy it?	Used as it is	Sales point
When to buy it?	Used as it is	Response time

The aim of this study is to open the black box in terms of SME buying behaviour. The expected outcomes include evidence that SMEs buy not only for business purposes, but also on an emotional basis. The key finding will relate to how different products are perceived by SMEs in terms of buying behaviour. For instance, do SMEs consider the five-axis CNC manufacturing equipment as a high-tangibility need (vital), or a moderate-tangibility need (social pressure/image/prestige)? Observation of a correlation between needs drivers and brand type, independently of product type, will yield results

in this regard. Most importantly, it will provide a base from which to understand the possible dominant drivers among

major needs of SMEs, and brand types preferred for different product types. In other words, if they position the product in question as being subject to a low-tangibility need, it is expected that they will be willing to pay more or have more explicit (rather than tacit) tendencies, where this will lead to a redefinition of how to set marketing strategies, especially for the consumer part of the ‘five Cs’ and all of the ‘four Ps’ that are accepted as common marketing mix determinants.

The method is based on the cube’s (Figure 3.4) x, y and z axes:

x-axis, Wilson's question 1, Perceived Significance of the Need, from Exceptional [0 Likert] to Routine [6 Likert]

y-axis, Wilson's question 2, Perceived Need Driver, from Professional [0 Likert] to Leisure [6 Likert]

z-axis Kotler's questions number 3-7, Buying Attitude, from Aversion [0 Likert] to Enjoyment [6 Likert]

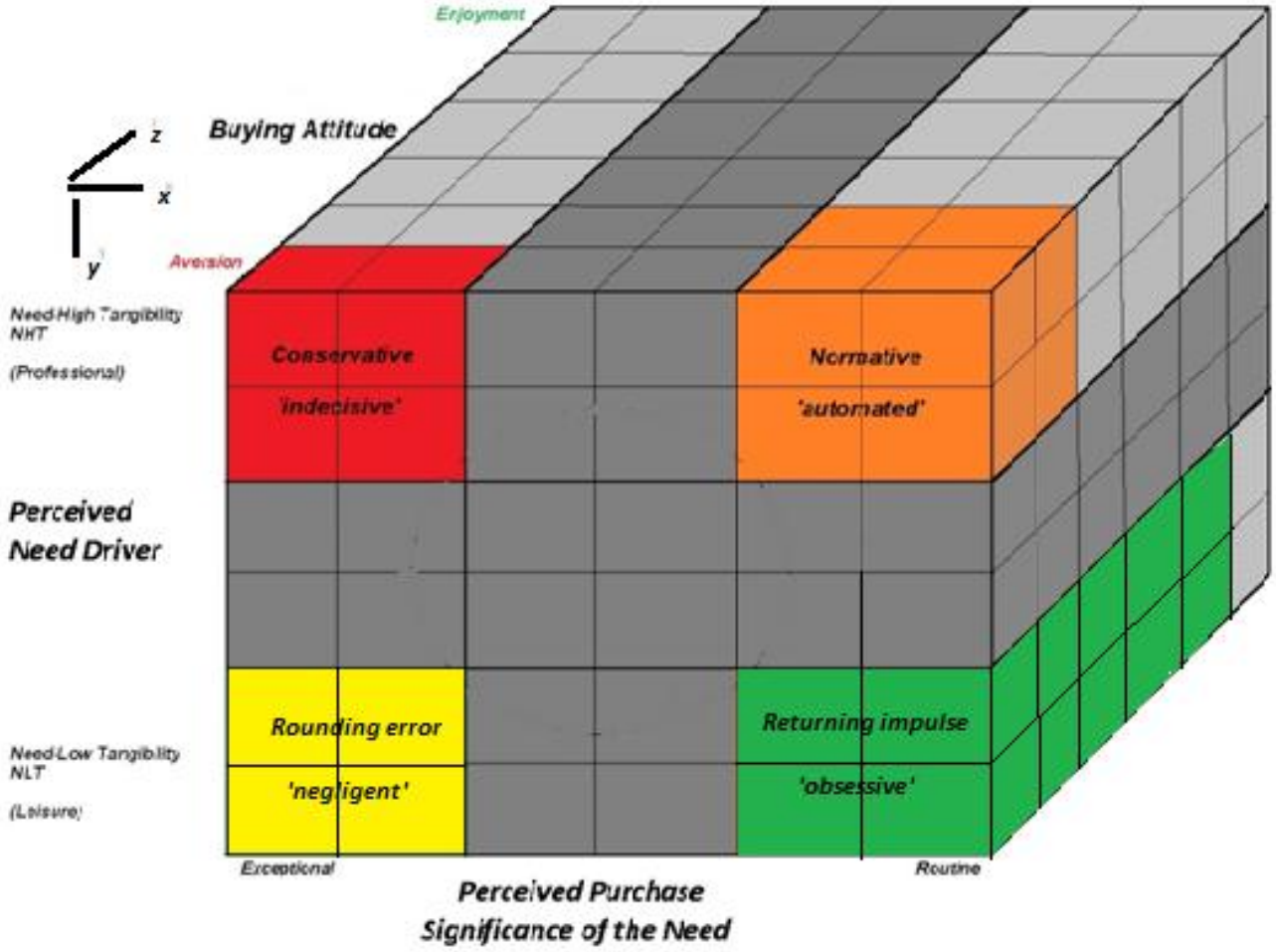


Figure 3.4 Three-D Buying Behaviour Model for SMEs as end-user (2000)

The first research question (RQ1) is derived from the first two preliminary research questions in earlier chapters. Wilson's model is tacit about what defines buying attitude, which was discussed under Kotler's findings. Therefore, the second research question (RQ2) aimed to see the correlation among Kotler's questions, in other words the ability of talking on behalf of buying attitude. The third research question (RQ4) directly reflects the preliminary offer, which was probing the buying attitude level (z axis) with higher Wilson axes (x and y axes). Wilson is not explicit with products and services either, which can be considered aligned with its conceptual attempt, however it is indispensable to test the consolidated hypothesis in more grounded extent. Therefore, inter-product stance is not only deepened with additional research questions (RQ4 and RQ5), but also used as a part of each question.

Research questions that will be used to test the consolidated (x, y and z axes) hypothesis (where RQ1 tied with x and y axes hypotheses, RQ2 and 3 tied with z axis hypothesis) are:

RQ1: Is there any association between answers to Wilson's 2 Buying Behaviour (BB) questions? If so, for which products? [Perceived purchase significance of the need (1. question for each product) and Perceived need driver (2. question for each product)]

RQ2: Is there any association between answers to Kotler's 5 Buying Behaviour (BB) questions? If so, for which products? (3, 4, 5, 6 and 7. questions)

RQ3: Is there any interaction between answers to Wilson's (2) and Kotler's (5) Buying Behaviour (BB) questions for some of the products?

RQ4: Is there any significant difference between products' Buying Behaviour (BB) on changing economic conditions? Which products are least affected? Which ones are most affected?

RQ5: Is there any correlation among tangibility of products (Products 1-2-3-4 and Products 9-10-11-12) and Wilson's (2)?

According to Morgan and Griego (1998), associational questions are tied with inferential statistic methods (Table 3.1). One independent and one dependent variables fall into the correlation analysis area. In terms of level of measurements, there is a criteria that determines either relate is based on scores, ranks or counts. It is whether the data is interval based or categorical (nominal) data, where the former reflects this study better with its Likert-scale structure. Morgan et al. positions this situation within the Pearson Correlation Matrix, where Pairwise Exclusion (pwcorr) function of SPSS handles the calculations accordingly.

Only the fourth research question carries a different notion, rather than association between variables. Morgan et al. (1988) discuss this stance within the means, medians and counts domains. This question brings the dependent question as the changing economic conditions, where the independent variable is the product. There are two criteria with the dependent variable, whereas being a subject for ratio or rank. Because the economical context was positioned as an assumption, rather than a definitive ordinal

data, it falls into the parametric statistics area and will be tested with t-test and one-way ANOVA.

Table 3.1 Analysis breakdown

General Purpose	**Explore Relationship Between Variables**		**Description (Only)**
Specific Approach	Randomised Experimental, Quasi-Experimental, and Comparative	Associational	Descriptive
Specific Purpose	Compare Groups	Find Associations, Relate Variables, Make Predictions	Summarise Data
Type of Question/Hypothesis	Difference	Associational	Descriptive
General Type of Statistic	Difference Inferential Statistics (e.g. t test, ANOVA)	Associational Inferential Statistics (e.g. correlation, multiple regression)	Descriptive Statistics (e.g. histograms, means, percentages, box plots)
Research Questions that Apply	**RQ4**	**RQ1, RQ2, RQ3, RQ5**	**General**

Morgan, G.A., Griego, O.V. (1998) Use and Interpretation of SPSS for Windows: Research Question With Statistics, Lawrence Erlbaum Associates, Publishers, Mahwah, NJ

3.4.1 Pre-pilot Phase

Two pre-pilot terms will be assessed in two sections: Pre-pilot data analysis assumptions and Pre-pilot findings.

The former will consist of nothing but demonstrative notes that is to be exchanged with local advisor. In order to maintain the communication better, (where the need is based

on relatively less frequently meetings) the possible outputs will be imagined with fictitious numbers and because it is early to visualise the contextual framework, this will be accomplished with analysis assumptions. It is expected to open up reflective discussions and end with local advisor's suggestions about linking the research questions their depending analysis strategy.

The latter will include the literature review summary in the light of what is known, the usability and its imaginary data analysis to yield same drafts to be able to discuss.

3.4.2 Pilot Phase

Pilot phase's necessity is mostly based on the sample size that is intended to use, which is expected to be hundreds -it will be calculated to make it definitive-, in other words quite large and therefore demanding in terms budget. It is expected that pilot can detect some unwanted roadblocks and allow taking necessary actions prior to pursue the complete final run.

Due to the necessities of data sampling calculations, pilot data number will be discussed on further sections. Although it will be a small number and although technically the time to analyse of a small and larger sample is not significantly different, it will not be partially, but fully analysed. The reason is to be able to decide the format of the data reports earlier and mitigate the possibility of focusing on trivial matters, like format.

Within this approach, it is also intended to improve SPSS skills and prevent the possible user mistakes in the final phase.

3.4.3 Final phase

This phase will include the complete survey run and data analysis, afterwards, the validation of results and impact analysis will be conducted.

Ideally, it is expected that the complete survey replicates the pilot phase, where the only difference would be conducting this with larger numbers. Its results will be analysed in the same way, but the body of SPSS will be placed into the main text, rather than appendixes, where the reason is its importance and the necessity of showing more direct support to more definitive findings, which is a contextualised framework.

Although validation is not considered as a necessity after a quantitative study, there are examples that aim to promote an increase with the confidence level. To double check the understanding level of the survey questions, especially with the results that their impact will be analysed with many extents through calculated figures, this becomes more meaningful. The factors that can affect the conduction of a validation phase are its determinants, like technique, number of sample, number of iteration and most importantly the subject for validation. This study's subject is the contextual framework which was yielded from the questionnaire. However, in terms of budget management and low possibility of misunderstanding with the descriptive part of the questionnaire (e.g. age, education etc.), this will not be included again.

Depending to the distribution nature of data, impact analysis will be based on its probability and cumulative density functions. The calculated figures will be discussed in the light of different stakeholders and yield the final framework.

3.5 Research Technique

The survey method has been selected, and a questionnaire will be used, rather than interviews. The questionnaire will not only include closed-ended questions, but also some open-ended questions, wherein the expectation would be to have a more complementary outcome.

The core of the survey is the product section, which consists of Wilson's (2000) two and Kotler's five questions, asked for 12 different products, from tangibles to intangibles. The set of seven questions has been asked in relation to both economic crisis and non-economic crisis environments, based on the perceptions of the audience.

A six-step Likert scale will be used, and will consist of a 'buying attitude' index that goes from red to green. This red to green code will be placed on a two-axis linear model. The code will be generalised with a set of five basic questions on the six-step scale. All is expected to help to find out whether the code is where on red to green colour. For instance, all left answers would supposedly show full red as 'Buying Attitude' index. In other words, 'green' would be the code for 'enjoyment', whereas 'red' would point to 'aversion' (Figure 3.4).

Needs assessment questions (Wilson, 2000)

1) Is this product subject to routine procurement in the company (exceptional-routine)?

2) Is this product a must for the company (professional-leisure)?

Buying attitude questions (Kotler, 1967)

3) What is the communication tone noticed (rational-emotional)?

4) What this the preferred brand (no name-famous)?

5) What financial model do you use (low-high liquidity)?

6) What is the sales point (high-low relationship)?

7) What is the response time (not sure-ASAP)?

The pre-product section of the survey contains descriptive questions relating to aspects such as company size in terms of employee numbers, and sector. Based on statistics -covered in section 4.2.1-, manufacturing, construction and general trade sectors dominate SMEs in terms of number of companies and employee size. Although only three sectors are targeted in this comparative study, all nine possibilities exist – based on KOSGEB definition – in order to be able to check the entry correctness. The pre-product section also includes year of establishment, location of headquarters, place of birth, position in the company, age bracket, education, current technology set-up and marital status, which are all potential variables.

A unique open-ended question relates to the media they follow. The other open-ended question, 'What is the best campaign you remember running?', has been converted to 'Although the answer will vary from product to product, please name the top three messages that you consider most attractive to you as a buyer?'; this revision permits the answers to be quantified, and they can then be used out-of-category for further academic research. It is possible to conclude the open-ended question(s) in an empirical manner,

in line with Ellegaard (2006), rather than via qualitative analysis. A question on purchase frequency in the questionnaire serves as a transitional question to the product section. The post-product section only includes questions on email and name.

3.6 Chapter Summary

This chapter started with a detailed philosophical background of the research problem. It was more extensive when compared to the 'Introduction' chapter, because it included ontology and epistemology discussions that led the study into the objective zone. Although hypothesis testing was tied with quantitative methods, both quantitative and qualitative methods were scrutinized. Research questions were extended based on Wilson's Cube and they were also tied to relevant analysis proposals that fell into the next chapter's domain. Likert-scale usage was introduced with the cube's axes, where questionnaire design and pilot necessities were also resolved in this chapter. The questionnaire included 3 phases. The pre-product section consisted of non-product attributes, while the product section had nothing but products and the post-product section only required email information, as well as name and surname information which were optional. The core of the survey was the product section with 2 Wilson and 5 Kotler questions which were asked for 12 different products, from tangibles to intangibles. The set of 7 questions were asked for both economic crisis and non-economic crisis environments based on the perception of the audience. The 6-step Likert scale consisting of a ‘Buying Attitude’ index from a red (conservative) to green (impulsive) colour code was expected to be shown.

Chapter 4. Data Analysis and Contextualised Framework for Buying Behaviour of SMEs in Turkey

4.1 Introduction

This chapter will start with data for SMEs in Turkey (Figure 4.1). It will include number of companies, sector breakdown, segment size and legal entity details. Justification of sampling this data and the location where the research is conducted are the topics that will be covered in the following sections. For the sake of visualizing possible outputs, it will also include some research notes -based on early assumptions- taken prior to piloting the study. The chapter will end with the results of the pilot study (30 participants), as well as the complete full-run results (270 participants) including a conceptual framework and discussions.

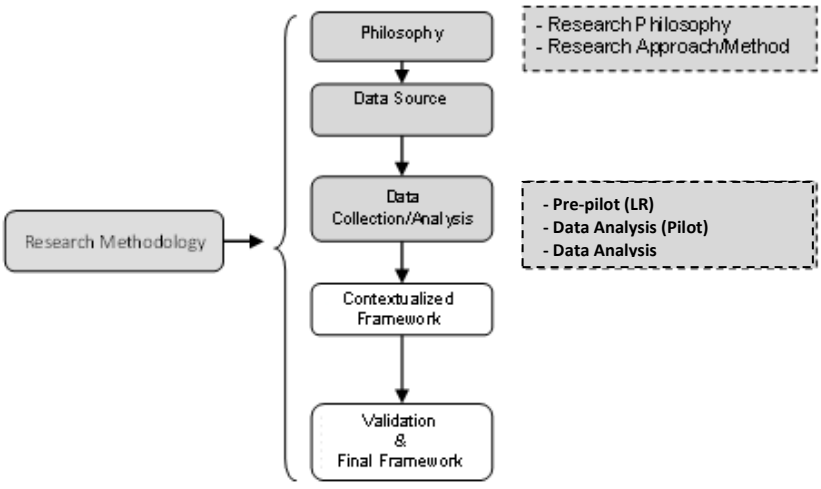


Figure 4.1 Research plan (b)

4.2 Data Source

Prior to the conduction of the survey that leads to results that can be generalised for all SMEs, a sample size and its breakdown need to be justified. The factors affecting the decision on the sample size are data type, confidence level and the margin error, where the factors affecting the decision on its breakdown are employee size, industry type and location. But before going there, it will be helpful to define the data entropy of SMEs, where -in Turkey- it is framed by government bodies, as well as commercial databases.

4.2.1 SMEs in Turkey

It is possible to determine how to perceive SMEs' motivations as customers by looking at how they perceive different product groups. To generalise SMEs, the top three sectors – general trade, manufacturing and construction – are used, as justified by the figures below.

According to DIE (Statistics Institute of Turkey, 2002):

- General trade, manufacturing and construction sectors dominate in terms of number of employees, as they employ 71% of the workforce.
- Excluding agriculture, there are 2 million companies in Turkey: 46% are noted as general trade, 14% manufacturing/production, and 8% construction (more than 50% are real estate).

- 80% of companies are sole proprietorships; only about 15% are limited firms (such a low number of employees – even in limited companies – introduces difficulties with respect to following unrecorded activities).
- The average number of employees for each is: 3.4 for the total, 2.4 in general trade, 7.9 in manufacturing/production, and 4 in construction, where the average in these leading sectors is almost equal to general trade.
- Excluding agriculture, 94% belong to the 0-9 employee bracket; this is similar in all sectors except energy/petrol/telecoms/metallurgy.

According to KOSGEB (Online database, 2009):

- Over 23,000 SMEs have been profiled in terms of phone, telephone, category and email address.
- In terms of number of employees, general trade, manufacturing/production and construction/real estate dominates with 80%, which is aligned to the figures of DIE (2002).
- The employee breakdown is as follows: 80% employ <50, and 90% employ <100 employees. Again, this is largely aligned with DIE, but has more quality in terms of entries.
- The three sectors in question, which fall into the <50 employee bracket, are not only dominant in terms of the general figures, with a ratio of between 50%-80% in terms of recruitment, number of companies and business volume, but also have the closest averages compared to general trade, so can be used as sample.

4.2.2 Sample size

Sample size varies according to many factors. Usually, the type of data is positioned as the starting point (Barlett et al., 2004). However, one group of researchers suggests that Likert-based research should be treated as continuous data (Jamieson, 2004); while another says that it falls into categorical data (Lubke and Menthuen, 2004). Coshran's sample size formula cites 83 and 264, respectively, for continuous and categorical data types, where the confidence level is 90% (alpha as 10%) and the margin of error is 3% and 5% consecutively (Barlett et al., 2004) (Table 4.1).

According to these formulas a population size which exceeds 10,000 is not a significant factor in terms of sample size determination. The number of SME companies has been covered in previous sections; there are millions in total, and 10,000s in any sub-segment. Therefore, the total sample size of 270 looks safe in terms of generalization (Table 4.2), even in terms of categorical data selection, with a 90% confidence level and a 5% margin of error. The group of participants which is highlighted (Table 4.2) in the circle, 30 participants, was used in the pilot.

Table 4.1 Determining minimum returned sample size for a given population size (Barlett et al., 2004)

Population size	Sample size					
	Continuous data (margin of error = .03)			Categorical data (margin of error = .05)		
	alpha = .10 t = 1.65	alpha = .05 t = 1.96	alpha = .01 t = 2.58	p = .50 t = 1.65	p = .50 t = 1.96	p = .50 t = 2.58
100	46	55	68	74	80	87
200	59	75	102	116	132	154
300	65	85	123	143	169	207
400	69	92	137	162	196	250
500	72	96	147	176	218	286
600	73	100	155	187	235	316
700	75	102	161	196	249	341
800	76	104	166	203	260	363
900	76	105	170	209	270	382
1,000	77	106	173	213	278	399
1,500	79	110	183	230	306	461
2,000	83	112	189	239	323	499
4,000	83	119	198	254	351	570
6,000	83	119	209	259	362	598
8,000	83	119	209	262	367	613
10,000	83	119	209	264	370	623

Table 4.2 Distribution of the sample

SME Sampling (w/# of companies)		Sector		
		Manufacturing	Construction	General Trade
# employees	>10	30	30	30
	10-49	***30***	30	30
	50-249	30	30	30

As a general rule of thumb, if an 80% confidence (alpha) level is enough to reject or accept a hypothesis, as Keuhl (2000) says, 10% margin of error can be estimated for each box (Table 4.1).

4.2.3 Data collection

The pre-pilot did not consist of field data, but only literature review.

A pilot was conducted with manufacturing SMEs employing 10-49 people (shown in red in Table 4.2). For the main study, <10 and 50-249 employee brackets were included, as were those in general trade and construction.

The data distribution will have an important bearing on the findings. because in terms of economical size weight, according to catalogues, 'General trade' and 'Manufacturing' has similar size, 3/7 and 3/7 respectively. But, 'Construction' has 1/7, therefore the effect of these answers would be limited comparing to others.

Surveymonkey.com was selected as the programme with which to conduct the survey. This application has significant features, such as allowing real-time monitoring and control of the input, that are useful in designing an online survey. An agency conducted the field survey and used their own database. Due to an unreliable posting system, low return rates by nature and cultural effects, posting was eliminated as an option, and the surveys were therefore completed via telephone.

The return rate in the pilot study was 100%, and therefore return rate contingency was not considered for further phases.

Due to the budget issues, it was not possible to run the field survey in Istanbul. Therefore, the majority of companies surveyed are headquartered in Eskisehir. This can be seen as a limitation, however, according to a report by The Institute of Governmental Planning's (DPT, 2003), Eskisehir, which is very close to the capital city, Ankara, has a development index of 7, and an education index of 3, which can be considered an opportunity rather than a limitation in terms of generalization of SMEs in Turkey. A brief demographic comparison between Eskisehir and Istanbul is shown in Table 4.3.

Table 4.3 Comparison between the sample cities, Eskisehir and Istanbul

	Eskisehir	Istanbul
Population (K)	706	10,000
Industrial property developments	561	625
Industrial (smaller) property developments	920	2,722
Manufacturing companies		
Yearly average of employment	20,729	301,039
Electric consumption pp. (Kws)	585	415
Economic value pp. (TL, M)	467	579

4.3 Data Analysis

The pre-pilot assumptions will consist of demonstrative notes which are based on imaginary data analysis, where it will lead to reflective discussions and will help to explore the analysis strategy through the research questions. Pilot will include the application of these analysis techniques, where the final run will be about its replication with a larger sample.

4.3.1 Pre-pilot assumptions

Descriptive analysis will be the upper 'umbrella' of this study, and will include histograms, means, percentages, radar diagrams and box plots (Figure 4.2 and 4.3).

SPSS will be used as the statistics tool to provide factor and – if there is a need – regression analyses, though this is not required for the questionnaire part. Because of the nature of the research questions, which considers comparative (complex) interaction rather than differential, an analysis of variance (ANOVA) for inferential statistics will be conducted. In other to maintain the discussions, Table 4.4, 4.5 and 4.6 are created to visualise the possible screens.

In the future, multi-country studies can help to identify similarities between SMEs all over the world, as Snijders et al. (2005) suggested. For instance, are their common buying reflexes independent of their country/region? Do small entrepreneurs talk one language, independently of product type?

Table 4.4 BAQm(1→10); p(1→12); product code and number of responses

Perceived Purchase Significance of the Need (PPSN)

Perceived Need Driver (PND)

y \ x	Exceptional					Routine	∑x
N-HT	$[\sum BAQm_p (1,1)] / nr (1,1)$ *Cell # 1*	.....					$[\sum BAQm_p (x,1)] / nr (x,1)$
	.....	.....					
	.....						
	.....						
N-LT	.....					$[\sum BAQm_p (6,6)] / nr (6,6)$ *Cell # 36*	$[\sum BAQm_p (x,6)] / nr (x,6)$
∑y	$[\sum BAQm_p (1,y)] / nr (1,y)$					$[\sum BAQm_p (6,y)] / nr (6,y)$	

CHAPTER 4: DATA ANALYSIS AND CONTEXTUALISED FRAMEWORK FOR BUYING BEHAVIOUR OF SMES IN TURKEY

Table 4.5 Pivot table example (Excel file to convert into SPSS)

SAMPLE				IV1 (Invest. C.)	IV2 (Need C.)*	DV (Buyer Attitude)						
Sector (1-3)	Sise (1-3)	Responder (1-100)	NR	Product (1-12)	Cell (1-36)*	Q1 (1-6)	Q2 (1-6)	Q3 (1-6)	Q4 (1-6)	xxxxxxxx	Q9 (1-6)	Q10 (1-6)
1	1	1	1	1	*2*	*5*	*2*	*1*	*4*	*2*	*2*	*3*
1	1	1	2	2	*33*	*6*	*5*	*4*	*3*	*4*	*5*	*5*
1	1	1	3	3	*10*	*3*	*3*	*3*	*2*	*3*	*3*	*3*
1	2	1	4	4	*23*	*4*	*4*	*6*	*4*	*1*	*2*	*5*
x	x	x	x	x	x	x	x	x	x	x	x	x
x	x	x	x	x	x	x	x	x	x	x	x	x
x	x	x	x	x	x	x	x	x	x	x	x	x
2	2	100	1198	10	*8*	*2*	*1*	*5*	*6*	*2*	*2*	*1*
3	1	100	1199	11	*25*	*1*	*4*	*5*	*6*	*6*	*6*	*6*
3	2	100	1200	12	*29*	*3*	*5*	*4*	*6*	*5*	*4*	*2*

All italic figures above are fictitious

Sector 1	Construction
Sector 2	Manufacturing
Sector 3	General Trade

Sise 1	<10
Sise 2	10-49
Sise 3	50-249

NR	Number of responses
BAQ	Buying attitude questions

1	Aversion
6	Enjoyment

* Independent Variable 2 consists of a 6x6 axis, as shown in Table 4.6, X (PPSN) and Y (PND)

Dependent Variable: BAQm

PRDCT	PPSN	PND	Mean	Std. Dev.	NR
1	X1	Y1			*6*
		..			..
		Y6			*15*
	..	..			..
		..			..
		..			..
	X6	Y1			*7*
		..			..
		Y6			*24*
	Total	X1/Y1			*13/31*
		../..			../..
		X6/Y6			*25/17*
		Total			**100/100**
x	x	x	x	x	x
6	x	x	x	x	x
x	x	x	x	x	x
12	X1	Y1			..
		..			..
		Y6			..
	..	..			..
		..			..
		..			..
	X6	Y1			..
		..			..
		Y6			..
	Total	X1/Y1			../..
		../..			../..
		X6/Y6			../..
		Total			**100/100**

Table 4.6(a). An SPSS scenario for ANOVA

Conservative

Normative

Dependent Variable: ABAL

PRDCT	PPSN	PND	CELL #	Mean	Std. Dev.	NR
TOTAL	X1	Y1	1	*1,6*	*1,2*	..
		..	..	..	..	..
		Y6	6	*5,5*	*2,1*	..
	..	..	..	..	..	..
		..	8	..	..	..
		..	..	..	..	..
	X6	Y1	21	*2,5*	*1,7*	..
		..	..	..	..	..
		Y6	36	*4,1*	*1,3*	..
	TOTAL	X1/Y1				../..
		../..				../..
		X6/Y6				../..
		TOTAL				**1200/1200**

Rounding error

Returning impulse

All italic figures above are fictitious

PRDCT	Product
PPSN	Perceived purchase significance of the need
PND	Perceived needs driver

Table 4.6(b) An SPSS scenario for ANOVA (continued)

Dependent Variable: BAQm

Source	Sum of Square	df	Mean Square	F-value	Sig. (p-value)
PRDCT					
PPSN					
PND					
PRDCT*PPSN					
PRDCT*PND					
PPSN*PND					
PRDCT*PPSN*PND					
Error					
Total					

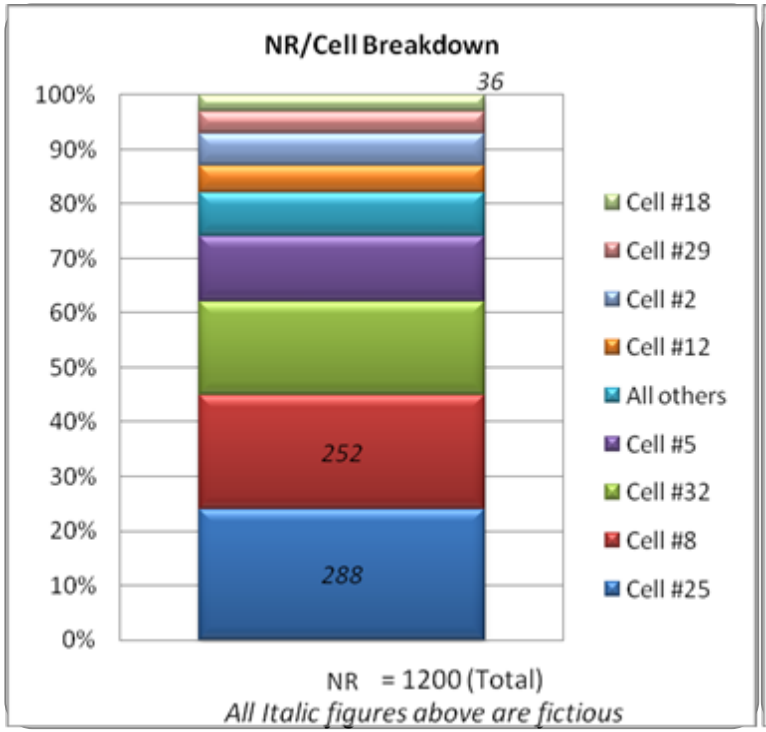


Figure 4.2 A scenario for number of responses vs. Cell breakdown

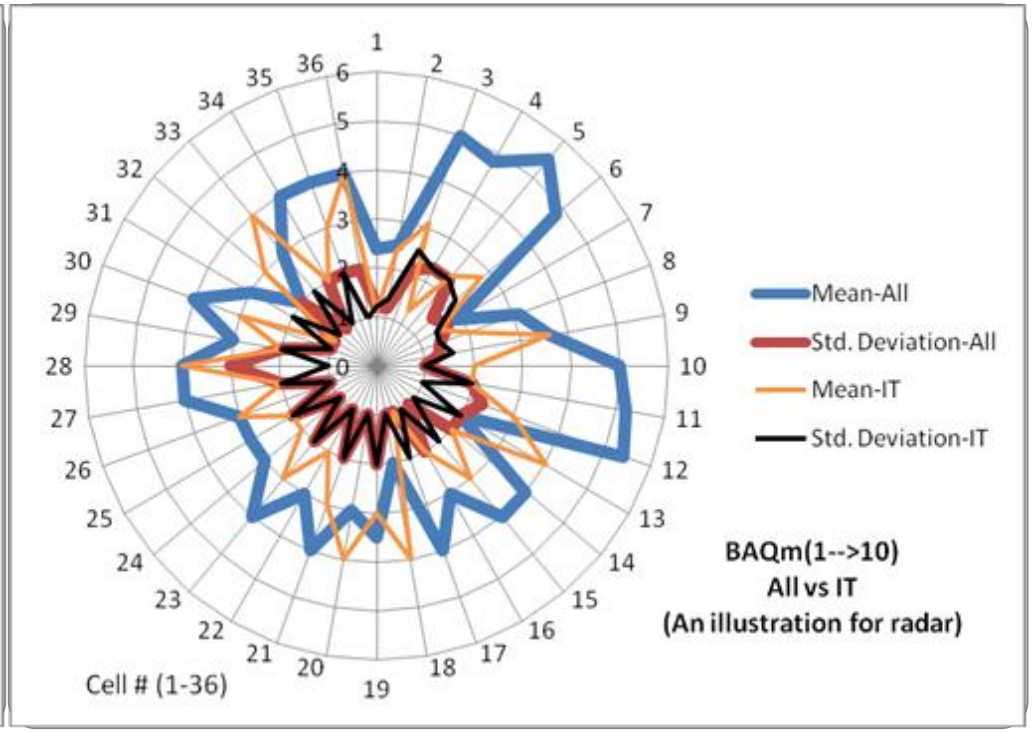


Figure 4.3 An example radar diagram

4.3.2 Data Analysis (Pilot)

The birth place (of the respondents) was predominantly Eskisehir, and therefore is not included in the graph here. Similarly, marital status is left out, because man/married dominates the results. Other descriptive figures are shown in Figures 4.4 and 4.5:

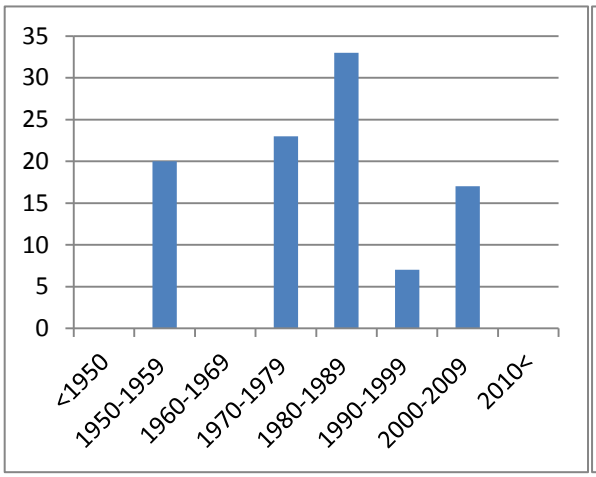


Figure 4.4(a) Establishment year

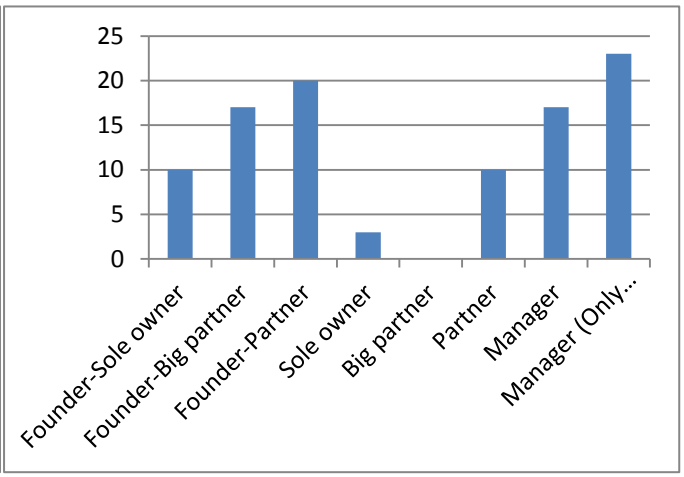


Figure 4.4(b) Position in the company

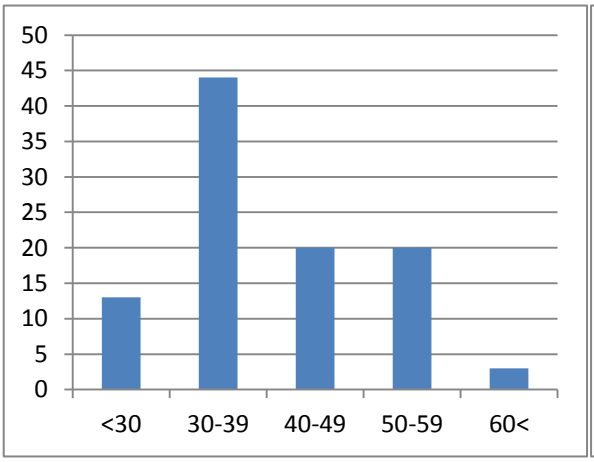


Figure 4.5(a) Age

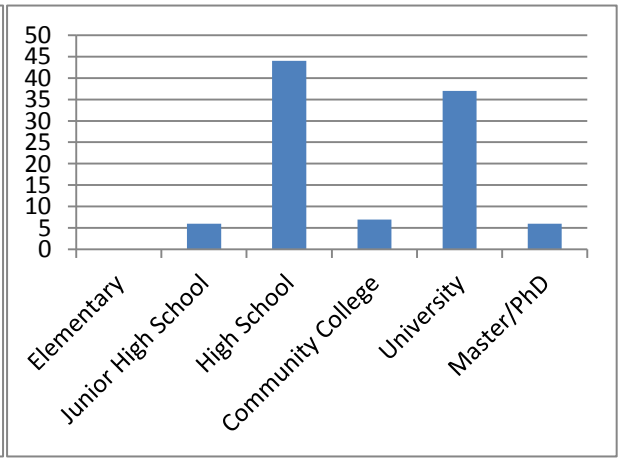


Figure 4.5(b) Education

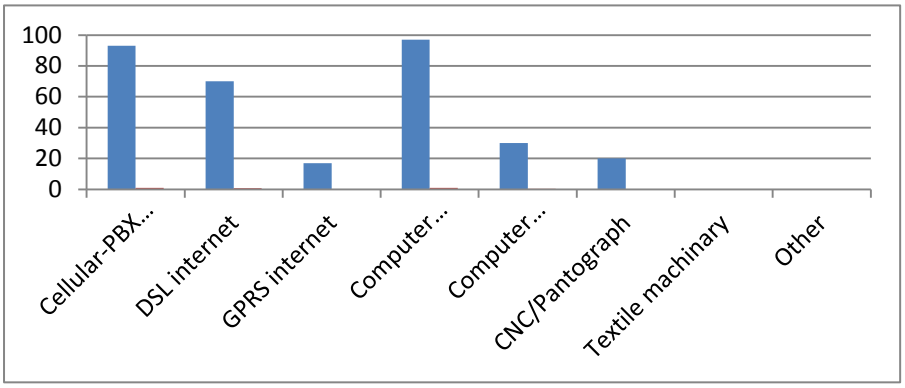


Figure 4.5(c) Technology infrastructure

The mode of the respondents can be summarised as high school educated, aged 30-39, and purchasing managers in companies that were established between 1980 and 1989.

The respondents were given a choice of which reward they would be given following the study. Their choices are shown in Table 4.7.

Table 4.7 Preferred promotions

	1. Option	2. Option	3. Option	Rating	Response
				Average	Count
7-day free trial	**53.8% (7)**	15.4% (2)	30.8% (4)	1.77	13
30-day money-back guarantee	35.7% (5)	**42.9% (6)**	21.4% (3)	1.86	14
Incremental tax benefits	36.4% (4)	18.2% (2)	**45.4% (5)**	2.09	11
Additional warranty	28.6% (4)	**57.1% (8)**	14.3% (2)	1.86	14
0 cent down payment	29.4% (5)	29.4% (5)	**41.2% (7)**	2.12	17
Limited offer	21.1% (4)	31.6% (6)	**47.3% (9)**	2.26	19

The most popular first option was the seven-day free trial, which is 100% risk-free and most aversive. The brackets from aversion to enjoyment in buying behaviour were placed based on observations. This table looks like proving this order is correct, because rating average is linear here. Small number refers '1st Option' is dominating the row, because it has 1 as contribution. The rating number is getting bigger, in other words the audience has an aversive buying behaviour.

Table 4.8 Consolidation of office/home needs

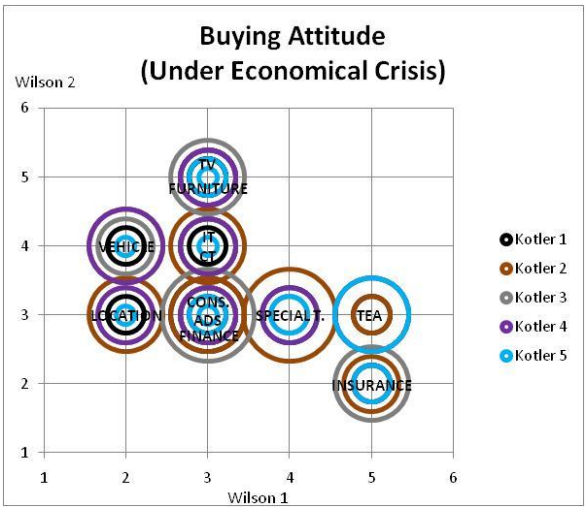
	Strongly disagree	Disagree	Partially disagree	Partially agree	Agree	Strongly agree	Response Count
Same vendor	6.7% (2)	**33.3% (10)**	10.0% (3)	13.3% (4)	**33.3% (10)**	3.4% (1)	30
Same brand	13.3% (4)	**43.3% (13)**	13.3% (4)	10.0% (3)	20.0% (6)	0.0% (0)	30
Same Model	6.7% (2)	**40.0% (12)**	20.0% (6)	13.3% (4)	20.0% (6)	0.0% (0)	30

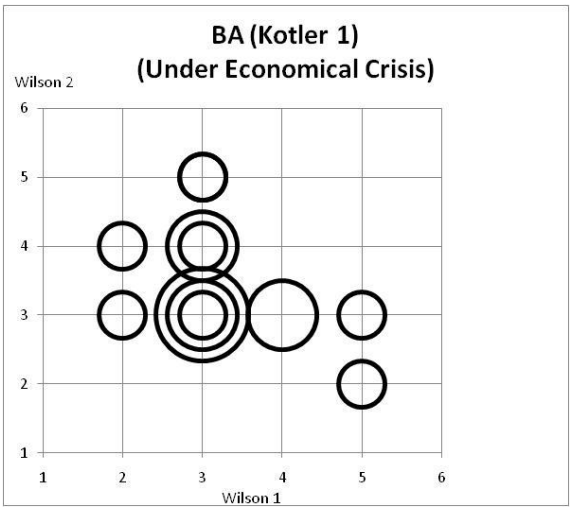
Table 4.8 above was generated to probe the intentions of using the same vendor, brand or model, when SMEs consolidate their business and home needs. Unsurprisingly, the responses show that the audience intends to use the same sources when it is a subject. This will be further investigated with reference to different products. It is expected that higher marks will be given to Kotler's questions, whenever the respondents do not care about the source.

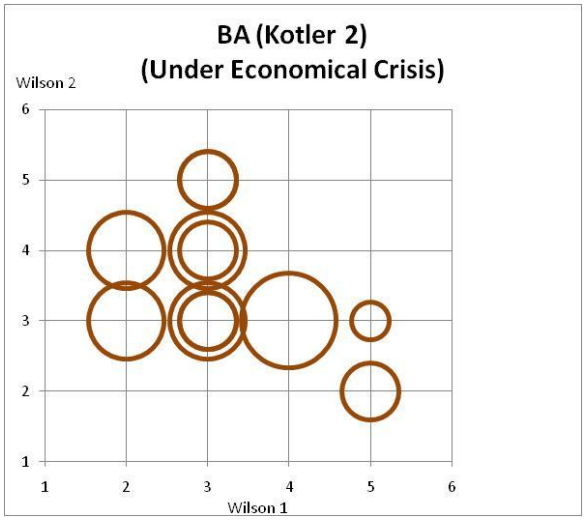
Table 4.9 Purchase frequency (pilot study)

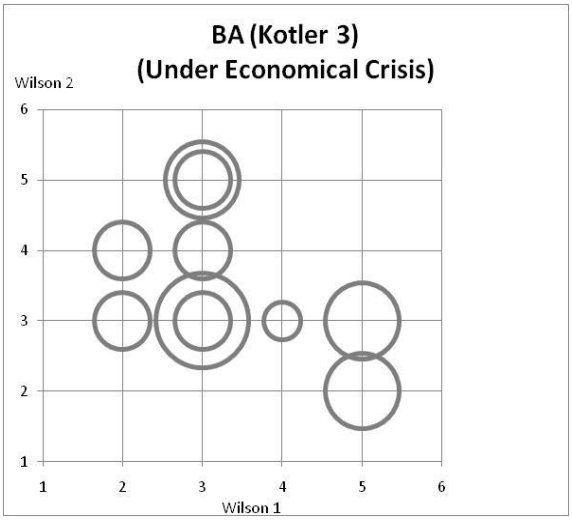
	Crisis						Non-crisis					
	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)
1) Refreshments	3.6% (1)	0.0% (0)	0.0% (0)	0.0% (0)	3.6% (1)	**92.9% (26)**	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	**100.0 % (26)**
2) Location of office (In terms of relocation or location of new branch)	**89.3% (25)**	7.1% (2)	3.6% (1)	0.0% (0)	0.0% (0)	0.0% (0)	**96.4% (27)**	3.6% (1)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
3) Office furniture	**82.1% (23)**	7.1% (2)	7.1% (2)	3.6% (1)	0.0% (0)	0.0% (0)	**82.8% (24)**	13.8 % (4)	3.4% (1)	0.0% (0)	0.0% (0)	0.0% (0)
4) Car/commercial light vehicle	**81.5% (22)**	11.1 % (3)	7.4% (2)	0.0% (0)	0.0% (0)	0.0% (0)	**82.1% (23)**	14.3 % (4)	3.6% (1)	0.0% (0)	0.0% (0)	0.0% (0)
5) Communication technologies (mobile phone, voice, data, etc.)	**63.0% (17)**	29.6 % (8)	3.7% (1)	3.7% (1)	0.0% (0)	0.0% (0)	**65.5% (19)**	31.0 % (9)	3.4% (1)	0.0% (0)	0.0% (0)	0.0% (0)
6) Information technologies	**66.7% (18)**	25.9 % (7)	3.7% (1)	3.7% (1)	0.0% (0)	0.0% (0)	**74.1% (20)**	22.2 % (6)	3.7% (1)	0.0% (0)	0.0% (0)	0.0% (0)
7) Special technologies (CNC, pantograph, textiles, machinery, etc.)	**77.8% (7)**	11.1 % (1)	0.0% (0)	0.0% (0)	11.1% (1)	0.0% (0)	**72.7% (8)**	27.3 % (3)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)
8) Television	**100.0 % (17)**	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	0.0% (0)	**82.4% (14)**	5.9% (1)	0.0% (0)	5.9% (1)	0.0% (0)	5.9% (1)
9) Insurance	**72.7% (16)**	9.1% (2)	9.1% (2)	4.5% (1)	4.5% (1)	0.0% (0)	**71.4% (15)**	9.5% (2)	14.3 % (3)	0.0% (0)	0.0% (0)	4.8% (1)
10) Financial services	**70.0% (7)**	20.0 % (2)	10.0 % (1)	0.0% (0)	0.0% (0)	0.0% (0)	**61.5% (8)**	7.7% (1)	23.1 % (3)	0.0% (0)	0.0% (0)	7.7% (1)
11) Consultancy (Management, family business, accounting etc.)	**66.7% (4)**	16.7 % (1)	16.7 % (1)	0.0% (0)	0.0% (0)	0.0% (0)	**57.1% (4)**	14.3 % (1)	28.6 % (2)	0.0% (0)	0.0% (0)	0.0% (0)
12) Advertisement Services	**84.6% (11)**	7.7% (1)	0.0% (0)	0.0% (0)	0.0% (0)	7.7% (1)	**78.6% (11)**	7.1% (1)	7.1% (1)	0.0% (0)	7.1% (1)	0.0% (0)

Table 4.9 shows that non-crisis situations affect buying frequency in a positive manner, although location seems to be an exception. The respondents indicate that they change location – whenever crisis comes – to maintain their direct costs. The reason for changing the workplace could come from a need to pay less rent, for example. On the other hand, especially in the ICT field, the results show higher frequencies within crises, rather than non-crises. This can come from the fact that the respondents already have an ICT set-up. In other words, they can know they can get better deals in times of crisis.









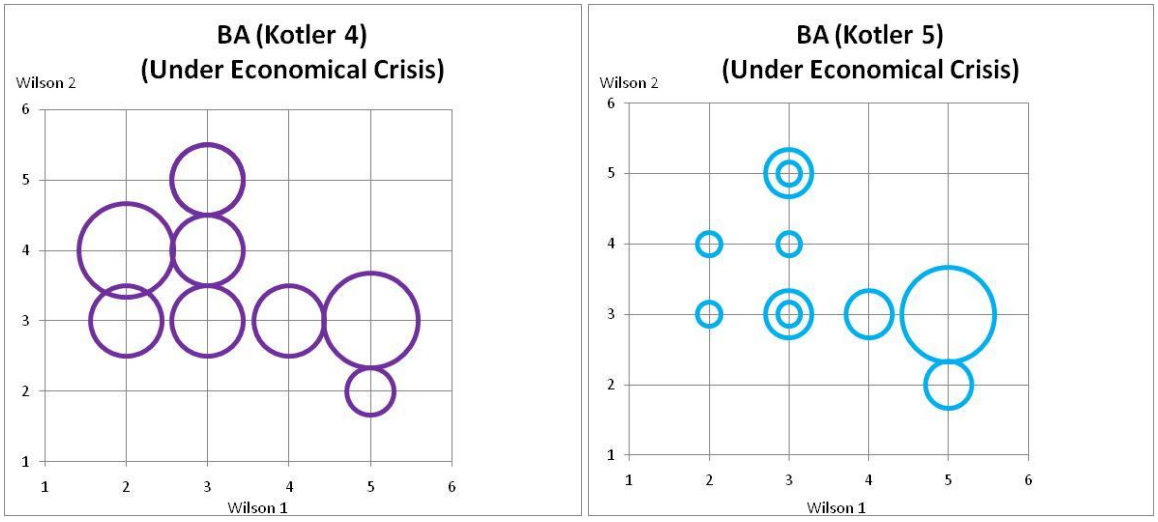


Figure 4.6 Mean demonstration set of Kotler's questions

Table A2.1 shows that there is weak to moderate negative correlation for Wilson's two axes, because Figure 4.6 is based on mean numbers, it does not give the full picture, therefore, it will not be generated for the complete run with 270 participants. The response distribution in Figure 4.7 shows the groups (blue circles) better, as aligned with Wilson's cube. According to Table A3.1, 70% of responses fall into the corners, whilst two-thirds appear in four boxes – number 8 (red), number 11 (orange), number 26 (yellow), number 29 (green). This demonstrates that organisations do buy within low-tangibility needs drivers. This supports the consolidated hypothesis with y axis.

Figure 4.7(b) Radar diagram of Kotler's questions through 36 boxes

Figure 4.7(a) Breakdown of number of responses

Unlike Wilson's (2000) questions, Table A2.2.1 shows a positive but weak correlation among Kotler's questions. The circles shown in Figure 4.8, however, could be misleading, and therefore will not be for the complete run with 270 participants, and instead Kotler's mean numbers per product should be considered:

For instance, Table A2.2.1.f shows that there is no significant correlation between Kotler's questions, however A2.3.f – for the same product (IT) – supports a positive correlation between Wilson (2000) and Kotler. This has been noted as the same product can produce different results for Kotler compared to Wilson (2000) boxes. In order to obtain a more meaningful understanding of answers to Kotler's questions, a correlation analysis was conducted for the areas that most respondents are grouped (Boxes 8, 11, 26 and 29). Figure 4.9 shows that the correlation level of answers to Kotler's questions positively increases from the red zone to the green zone. Both Figure 4.9 and Figure 4.7(b), as well as A2.3, show that Wilson 1 (2000) has a positive relationship with Kotler. This supports the consolidated hypothesis with z axis.

Figure 4.8(b) Radar diagram of Kotler questions through 36 boxes

Figure 4.8(a) Breakdown of number of responses

Box 26

	1	2	3	4
Kotler 1[1]	-			
Kotler 2[2]	.022			
Kotler 3[3]	-.084	.057		
Kotler 4[4]	-.140	.218*	.213	
Kotler 5[5]	-.158	.146	.251*	.171

Figure 4.9(c) 2 positive correlation with Wilson's (2000) box 26

Box 29

	1	2	3	4
Kotler 1[1]	-			
Kotler 2[2]	.727**			
Kotler 3[3]	.232	.073		
Kotler 4[4]	.199	.125	.352*	
Kotler 5[5]	.047	-.109	-.044	.290

Figure 4.9(d) 2 positive correlation with Wilson's (2000) box 29 (1 is 'very strong')

Box 8

	1	2	3	4
Kotler 1[1]	-			
Kotler 2[2]	.078			
Kotler 3[3]	-.257	-.208		
Kotler 4[4]	-.240	-.262	.346*	
Kotler 5[5]	.050	-.339*	.180	-.244

Figure 4.9(a) 1 positive/negative correlation with Wilson's (2000) box 1

Box 11

	1	2	3	4
Kotler 1[1]	-			
Kotler 2[2]	.223			
Kotler 3[3]	-.101	-.346*		
Kotler 4[4]	.173	-.204	.309	
Kotler 5[5]	.001	.015	.326*	.292*

Figure 4.9(b) 3/1 positive/negative correlation with Wilson's (2000) box 11

*Correlation is significant at the 0.05 level (1-tailed); **Correlation is significant at the 0.01 level (1-tailed).

However, Figure 4.9(c) shows that Box 8 has higher marks than Box 26. In other words, although the orange zone and green zone increase according to support for buying attitude, the yellow zone has weaker mean values than the red zone. Table A3.1 shows that ICT products dominate the yellow zone, as well as the red zone.

Further investigation within the pre-products part of the survey (Appendix 1) showed that the respondents switched from 'big partner' to 'owner with no partner', while the education level moved from community college to university. This has been noted as a possible reason for the question mark within these results. With one exception, this perspective supports the hypothesis with x axis.

Table A2.5 shows different correlations for tangibility. Table A3.1 shows that the responses are not explicit for intangible products, as the majority of unanswered products came from intangibles. In addition, the table shows that the answered intangibles are part of the red zone, which is known as the most aversive zone.

Table A2.1 give very similar Wilson (2000) results due to a very strong association between crisis and non-crisis, as well as very similar mean numbers (Table A2.4), with few exceptions. Therefore, it does not affect the previous judgment about consolidated hypothesis. Almost zero change was noted, with crisis/non-crisis Wilson (2000) answers for product numbers being 1 and 5 (Refreshments and Communication Technologies), which shows a 100% correlation. Products 2, 4, 7 and 11 have one axis with 100% correlation. Products 3, 6 and 8 have no 100% correlation at all, and weaker correlation compared to the former, whereas products 9 and 12 have the weakest correlation. For instance, as with Table A2.4, Table A3.2 shows that product 12 (advertisement) left its place in the red box.

Similarly, a slight increase has been noted in Kotler's non-crisis answers. Table A2.2 shows four positive correlations, which is more than crisis status', but weak in general. However, each product with the Kotler answers has been affected in the same direction, as have the mean numbers (Table A3.2). Therefore, the non-crisis status of the Kotler answers does not affect the previous judgment about the consolidated hypothesis.

Within non-crisis status, there is a slight move from the red and orange zone to the yellow and green zone (Figure 4.10(a) and 4.10(b)).

Product Dist. - Total	Response Distribution	Cube	Kotler1	Kotler2	Kotler3	Kotler4	Kotler5	Mean
...	...	...	...	...	...	...	...	...
2,12 - 14	28	8	3	4	3	3	1	2.8
1,5,9 - 26	38	11	2	4	4	3	2	3
3,4,5,6 - 55	65	26	2	3	3	3	1	2.4
6,8 - 3	4	28	4	4	4	5	2	3.8
1,6,8 - 18	23	29	3	4	4	4	2	3.4
...	...	...	...	...	...	...	...	...
7,8,9,10,11,12 - 92	101	Blank						
	359	Grand T.						

Figure 4.10(a) Response distribution by number (under economic crisis)

Product Dist. - Total	Response Distribution	Cube	Kotler1	Kotler2	Kotler3	Kotler4	Kotler5	Mean
...	...	...	...	...	...	...	...	...
2,4,6 - 15	25	8	2	4	3	3	2	2.8
1,5,9 - 27	42	11	3	4	4	3	2	3.2
3,4,5,6 - 55	67	26	2	4	3	3	1	2.6
6,8 - 3	4	28	4	4	4	5	3	4
1,6,8 - 14	22	29	3	4	4	4	2	3.4
...	...	...	...	...	...	...	...	...
7,8,9,10,11,12 - 92	105	Blank						
	359	Grand T.						

Figure 4.10(b) Response distribution by number (no economic crisis)

From these summary tables, most of the previous findings can be traced, including the hypothesis tests.

4.3.3 Data analysis

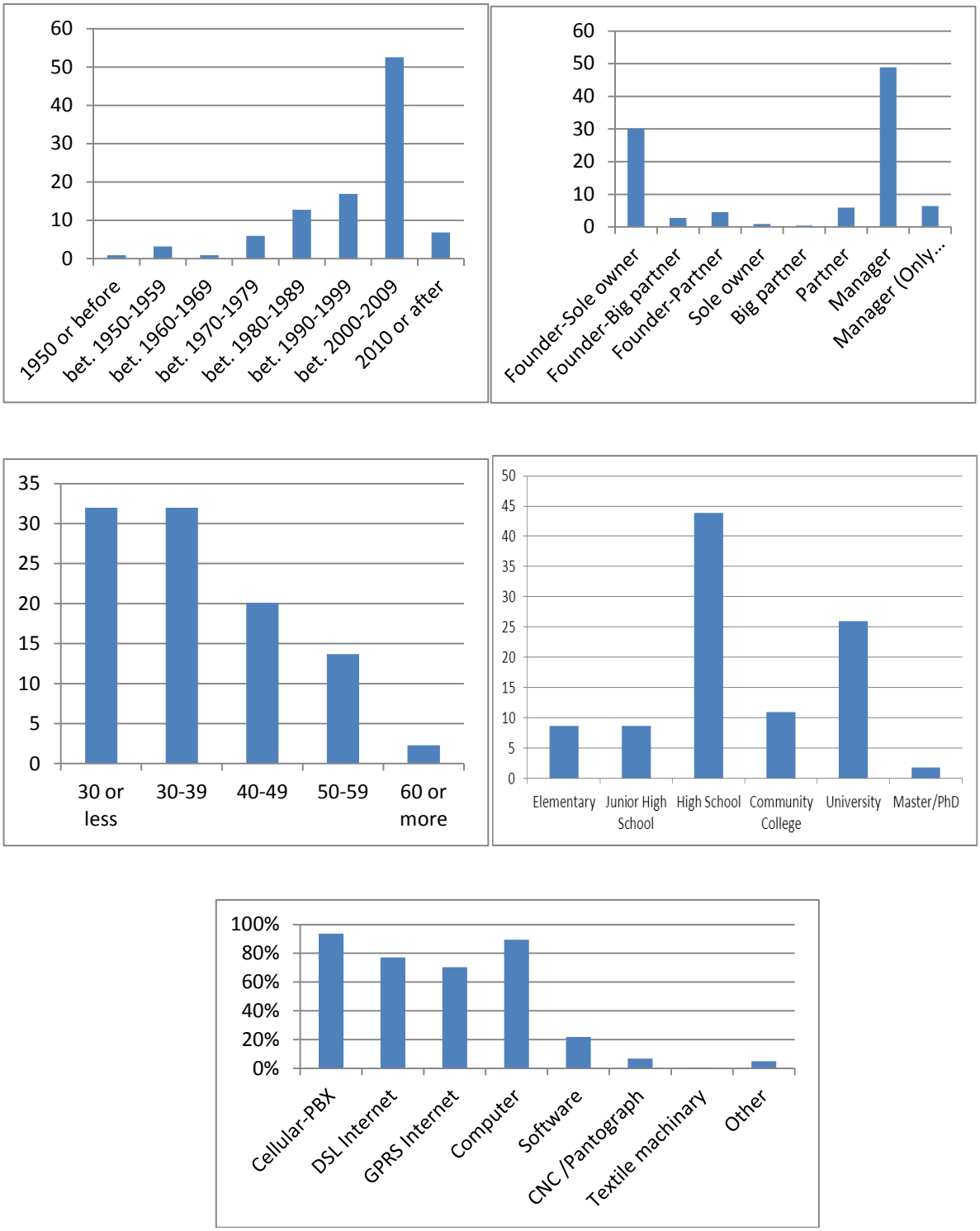


Figure 4.11 Graphic set for demographics

Switches to 2000-2009 were noticed in terms of the establishment year, data consolidation on founder-sole owner, as well as a change to 'manager' as a title. Ages of below 40 and educational stance remain similar. The possible effects of these metrics will be considered with further analysis. On the other hand, technological infrastructure seems to be aligned with the pilot (Figure 4.11).

Table 4.10 Preferred promotions

	1. Option	2. Option	3. Option	Rating Average
7-day free trial	23% (16)	26% (22)	**51% (42)**	2.3
30-day money back guarantee	36% (18)	**60% (27)**	4% (2)	2.2
Incremental tax benefits	**42% (27)**	26% (19)	32% (22)	1.9
Additional warranty	**67% (83)**	7% (8)	26% (29)	1.6
0 cent down-payment	35% (28)	7% (5)	**58% (37)**	2.1
Limited offer	45% (45)	6% (6)	**49% (49)**	2.0

As with SME media, the information in Table 4.10 was not used within the SPSS analysis. The most popular first choice was additional warranty, while the second option was the 30-day money back guarantee. However, within this table, it is hard to ascertain a trend between brackets, unlike in the pilot. The reason for this is that the third option varies in both directions, as does the rating average. Despite this picture, with a relatively less aversive starting option –additional warranty – compared to the pilot, and the mode of rating average, less aversive buying attitude numbers can be expected, and this will be verified below. If this assumption is

correct, it should be presumed that the manufacturing sector is more aversive than construction and/or general trade sectors in terms of buying attitude.

Table 4.11 Consolidation of office/home needs

	Strongly disagree	Disagree	Partially disagree	Partially agree	Agree	Strongly agree
Same vendor	1%	16%	**30%**	17%	**35%**	1%
Same brand	2%	10%	17%	45%	**25%**	1%
Same Model	1%	16%	**33%**	16%	**34%**	1%

Table 4.11 above has been generated for the question probing the intention of not using the same vendor, brand or model, where a respondent consolidates their business and home needs. Unlike in the pilot, when it is a subject for this, the responses show that the audience has limited intentions to use the same sources. The answer to this question will be investigated via further stages. It is expected to see higher marks for Kotler's questions whenever the respondents do not care about the source, as well as compared to the pilot numbers. If this is correct, it should be presumed that the manufacturing sector (which pilot was conducted for) has more aversive buying attitude (less eagerness, less enjoyment) than construction and/or general trade sectors, since the intention to consolidate office and home needs is smaller than others.

Table 4.12 Purchase frequency (main study)

	Crisis						Non-crisis					
	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)
1) Refreshments	1	0	2	0	30	165	0	0	0	18	31	146
2) Location of office (In terms of relocation or location of new branch)	79	2	1	0	0	0	80	1	0	0	0	0
3) Office furniture	164	33	2	1	1	0	145	55	1	0	1	0
4) Car/commercial light vehicle	105	27	2	1	2	1	105	28	3	1	1	0
5) Communication technologies (mobile phone, voice, data, etc.)	142	65	2	2	0	0	114	93	5	1	0	0
6) Information technologies	111	65	6	1	0	0	85	89	8	0	0	0
7) Special technologies (CNC, pantograph, textiles, machinery, etc.)	22	6	0	0	1	0	22	7	1	0	0	0
8) Television	79	7	2	0	0	0	72	11	3	1	0	1
9) Insurance	35	52	57	4	1	2	23	41	68	14	0	3
10) Financial services	20	13	26	3	3	0	39	9	10	5	3	3
11) Consultancy (Management, family business, accounting etc.)	16	7	16	1	2	1	10	6	21	5	3	0
12) Advertisement Services	33	24	29	10	4	5	22	12	33	29	9	1

Table 4.12 shows that non-crisis situations affect buying frequency in a positive manner, except in the case of financial services, unlike in the pilot. The reason for

this can be related to the lower necessity for financial services in non-crisis times. Location of the property, special technologies and television seem to be indifferent, while communication and IT devices act together.

Table 4.13 Analysis set of x and y axes of the Wilson (2000) cube: Research Question 1

Descriptive Statistics

	Mean	Std. Dev.	N
WE1	3.16	1.235	1938
WE2	3.03	1.153	1938
WN1	3.42	1.254	1938
WN2	3.18	1.201	1938

Correlations

		WE1	WE2	WN1	WN2
WE1	Pearson Corr.	1	-.214**	.763**	-.133**
	Sig. (2-tailed)		0	0	0
	N	1938	1938	1938	1938
WE2	Pearson Corr.	**-.214****	1	-.231**	.715**
	Sig. (2-tailed)	0		0	0
	N	1938	1938	1938	1938
WN1	Pearson Corr.	.763**	-.231**	1	-.170**
	Sig. (2-tailed)	0	0		0
	N	1938	1938	1938	1938
WN2	Pearson Corr.	-.133**	.715**	**-.170****	1
	Sig. (2-tailed)	0	0	0	
	N	1938	1938	1938	1938

**. Correlation is significant at the 0.01 level (2-tailed).

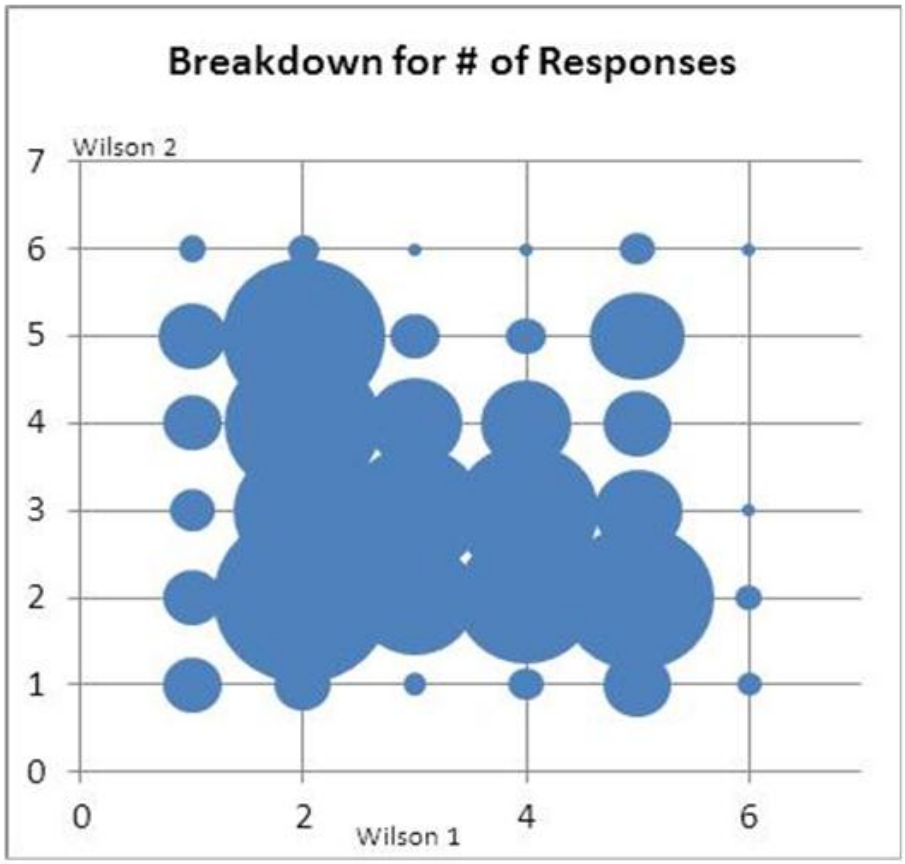


Figure 4.12 Breakdown for number of responses: Research Question 1

A significant negative correlation between Wilson (2000) 1 and 2 axes has been found here (Table 4.13). Supporting this, the Figure 4.12 shows the breakdown for the number of respondents, where it can be observed that the respondents choose different zones, including leisure (Wilson 1), as well as routine (Wilson 2). Therefore, this supports the hypothesis with x and y axes.

Table 4.14 Analysis set of z-axis of the Wilson (2000) cube: Research Question 2

Correlations

		KE1	KE2	KE3	KE4	KE5
KE1	Pearson Corr.	1	.429**	.281**	.415**	.513**
	Sig. (2-tailed)		0	0	0	0
	N	1938	1938	1938	1938	1938
KE2	Pearson Corr.	**.429****	1	.350**	.469**	.292**
	Sig. (2-tailed)	0		0	0	0
	N	1938	1938	1938	1938	1938
KE3	Pearson Corr.	**.281****	**.350****	1	.451**	.308**
	Sig. (2-tailed)	0	0		0	0
	N	1938	1938	1938	1938	1938
KE4	Pearson Corr.	**.415****	**.469****	**.451****	1	.324**
	Sig. (2-tailed)	0	0	0		0
	N	1938	1938	1938	1938	1938
KE5	Pearson Corr.	**.513****	**.292****	**.308****	**.324****	1
	Sig. (2-tailed)	0	0	0	0	
	N	1938	1938	1938	1938	1938

**. Correlation is significant at the 0.01 level (2-tailed).

Zones	Kotler	Mean	Mean
	KE1	2.7	2.97
	KE2	3.21	3.26
	KE3	2.25	3.3
	KE4	2.93	3.82
	KE5	3.78	4.23
	Mean	2.97	3.52
	KE1	2.36	2.33
	KE2	2.6	2.64
	KE3	1.94	2.29
	KE4	2.64	2.71
	KE5	3.21	3.66
	Mean	2.55	2.73

Table 4.14 Analysis set of z-axis of the Wilson (2000) cube: Research Question 2 (continued)

Descriptive Statistics

Kotler	Mean	Std. Dev.	N
KE1	2.48	1.275	1938
KE2	2.8	1.546	1938
KE3	2.22	1.444	1938
KE4	2.82	1.582	1938
KE5	3.55	2.076	1938
Mean	2.77		

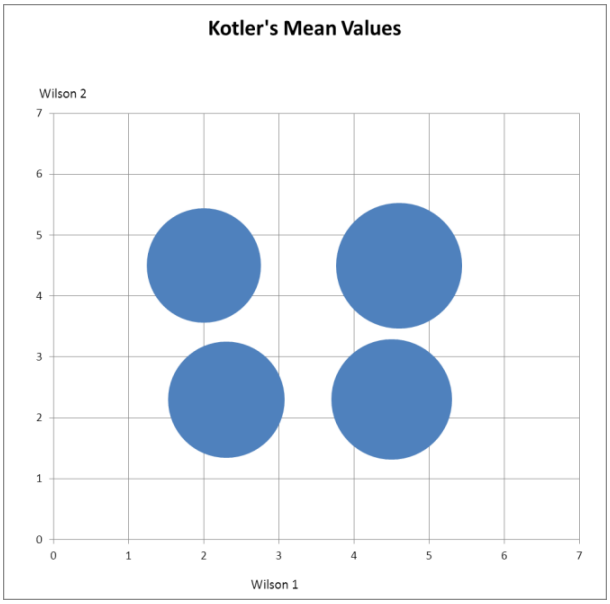


Figure 4.13 Mean values of Kotler's 5 questions

Correlation analysis shows that there is a very significant correlation between answers to the Kotler questions. Therefore, the mean figures (Figure 4.13) for these questions should be usable to probe the buying attitude level of the audience. The figure within each zone gives a better understanding. It is noted that Kotler's means increase from the red zone to the green zone, whereas the orange and yellow zones are between the red and green. This supports the hypothesis with z axis.

Table 4.15 Analysis of attributes affecting x and y axes of Wilson's (2000) cube: Research Question 3

Correlations

	WE1	WE2
sector	0.039	-.377**
fg_staffing_number	.287**	.135**
fg_year_of_establish	.097*	-.311**
fg_place_of_hq	-0.025	0.085
position_in_company	-.096*	.153**
age	-0.06	.123*
education	-0.05	0.057
dup_purch_same_vend	0.082	-.153**
dup_purch_same_brand	0.061	-.339**
dup_purch_same_model	0.004	-.196**
PRODE	.112*	-0.049

	WE1	WE2
sector	-.210**	-.192*
fg_staffing_number	-0.136	-.279**
fg_year_of_establish	-0.037	-0.045
fg_place_of_hq	-0.101	-0.027
position_in_company	-.204*	-.188*
age	-.184*	-0.105
education	-0.026	-0.025
dup_purch_same_vend	0.01	-0.109
dup_purch_same_brand	-0.09	-0.146
dup_purch_same_model	-0.071	-0.079
PRODE	-.264**	-.212**

	WE1	WE2
sector	-.272**	-.114**
fg_staffing_number	.344**	.194**
fg_year_of_establish	-.174**	-.093**
fg_place_of_hq	-.122**	-.073*
position_in_company	.091**	.135**
age	.126**	0.035
education	-.089*	0.019
dup_purch_same_vend	.151**	.140**
dup_purch_same_brand	.078*	0.026
dup_purch_same_model	.092**	-0.012
PRODE	.211**	.157**

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

	WE1	WE2
sector	-.289**	.087*
fg_staffing_number	-0.059	.155**
fg_year_of_establish	-0.063	-0.024
fg_place_of_hq	0.064	-0.011
position_in_company	-0.022	0.005
age	-0.006	-0.008
education	.111**	-0.014
dup_purch_same_vend	0.047	-0.036
dup_purch_same_brand	-0.083	-0.009
dup_purch_same_model	-0.019	-0.033
PRODE	-.158**	.169**

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.15 shows that, particularly between the red and green zones, there are different levels of correlations for staff, position, age, and intention to combine office and home needs, as well as products. Correlation analysis also shows that sector is not a relevant attribute.

Table 4.16 Analysis of attributes affecting the z-axis of Wilson's (2000) cube: Research Question 2

	Correlations				
	KE1	KE2	KE3	KE4	KE5
sector	.144**	0.015	-.111**	.110**	.257**
fg_staffing_number	-.363**	-.160**	-.082**	-.054*	-.315**
fg_year_of_establish	.225**	.059**	0.01	.046*	.347**
fg_place_of_hq	-0.021	0.009	0.025	0	.045*
position_in_company	-.097**	-.085**	-.097**	-.053*	-.145**
age	-.144**	-0.011	-.048*	-.051*	-.163**
education	.088**	.073**	.070**	.093**	-0.022
PRODE	-.143**	-.118**	-0.038	-.133**	-.190**
dup_purch_same_vend	-.053*	-.097**	-.071**	-.114**	0.037
dup_purch_same_brand	.053*	-.096**	-.090**	-.144**	.213**
dup_purch_same_model	-0.013	-.114**	-.125**	-.130**	.066**

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Kotler gives a better understanding about the possible effects of the attributes (Table 4.16). Higher number of employees, 'manager' title, and intangible products affect buying attitude in a negative manner. Being a newer company and having a higher level of education affects buying attitude in a positive manner. The sector contains mixed effects, and therefore it is difficult to name it as a factor. The group of

respondents that combine home and office needs have a more positive buying attitude.

Table 4.17 Analysis set of the attributes affecting the x-y axes of Wilson's (2000) cube (sector), Research Question 1

Descriptives

						95% Confidence Interval for Mean			
		N	Mean	Std. Devi	Std. Error	Lower Bo	Upper Bo	Minimum	Maximum
WE1	1	748	3.27	1.316	0.048	3.17	3.36	1	6
	2	611	3.17	1.198	0.048	3.08	3.27	1	6
	3	579	3.01	1.148	0.048	2.92	3.1	1	6
	Total	1938	3.16	1.235	0.028	3.11	3.22	1	6
WE2	1	748	3.16	1.281	0.047	3.07	3.25	1	6
	2	611	2.92	1.054	0.043	2.83	3	1	6
	3	579	2.97	1.06	0.044	2.88	3.06	1	6
	Total	1938	3.03	1.153	0.026	2.97	3.08	1	6

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
WE1	Between Groups	21.675	2	10.837	7.154	0.001
	Within Groups	2931.42	1935	1.515		
	Total	2953.09	1937			
WE2	Between Groups	22.241	2	11.12	8.427	0
	Within Groups	2553.42	1935	1.32		
	Total	2575.66	1937			

Table 4.17 Analysis set of the attributes affecting the x-y axes of Wilson's (2000) cube (sector), Research Question 1 (continued)

Multiple Comparisons

Tukey HSD

Dependei	(I) sec	(J) sector	Mean Diff	Std. Erro	Sig.	95% Confidence Interval Lower Bo	95% Confidence Interval Upper Bound
WE1	1	2	0.096	0.067	0.329	-0.06	0.25
		3	.257*	0.068	0	0.1	0.42
	2	3	0.161	0.071	0.061	0	0.33
WE2	1	2	.241*	0.063	0	0.09	0.39
		3	.190*	0.064	0.008	0.04	0.34
	2	3	-0.051	0.067	0.727	-0.21	0.11

*. The mean difference is significant at the 0.05 level.

The mean difference is not significant among different sectors. The F-value is relatively low (Table 4.17). This supports the findings outlined above.

Table 4.18 Analysis set of the attributes affecting x-y axes of Wilson's (2000) cube (staffing), Research Question 1

Descriptives

		N	Mean	Std. Devi	Std. Error	95% Confidence Interval for Mean Lower Bo	95% Confidence Interval for Mean Upper Bo	Minimum	Maximum
WE1		1	555	2.85	1.213	0.051	2.75	2.95	1	6
		2	693	3.14	1.31	0.05	3.04	3.24	1	6
		3	690	3.43	1.109	0.042	3.35	3.51	2	6
	Total		1938	3.16	1.235	0.028	3.11	3.22	1	6
WE2		1	555	2.91	1.129	0.048	2.81	3	1	6
		2	693	3.25	1.279	0.049	3.16	3.35	1	6
		3	690	2.89	0.994	0.038	2.82	2.97	1	6
	Total		1938	3.03	1.153	0.026	2.97	3.08	1	6

Table 4.18 Analysis set of the attributes affecting x-y axes of Wilson's (2000) cube (staffing), Research Question 1(continued)

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
WE1	Between Groups	103.921	2	51.961	35.289	0
	Within Groups	2849.17	1935	1.472		
	Total	2953.09	1937			
WE2	Between Groups	55.259	2	27.63	21.212	0
	Within Groups	2520.4	1935	1.303		
	Total	2575.66	1937			

Multiple Comparisons

Tukey HSD

					95% Confidence Interval	
Dependei	(I) fg_staf	(J) fg_sta	Mean Diff	Std. Error Sig.	Lower Bo	Upper Bound
WE1	1	2	-.290*	0.069 0	-0.45	-0.13
		3	-.580*	0.069 0	-0.74	-0.42
	2	3	-.290*	0.065 0	-0.44	-0.14
WE2	1	2	-.344*	0.065 0	-0.5	-0.19
		3	0.014	0.065 0.975	-0.14	0.17
	2	3	.358*	0.061 0	0.21	0.5

*. The mean difference is significant at the 0.05 level.

Here, in Table 4.18, the F-value is very high. The mean difference is significant among the different staffing levels. With low staffing numbers, the data in Wilson's (primarily Wilson 1) Cube, as well as Kotler's, increases. Because there is a difference between the different zones, this supports the findings outlined above. However, this does not necessarily mean that there is a linear correlation between the red and the green zone.

Table 4.19 Analysis set of the attributes affecting x-y axes of Wilson's (2000) cube (products), Research Question 1

Descriptives

						95% Confidence Interval for Mean			
		N	Mean	Std. Devi	Std. Error	Lower Bo	Upper Bo	Minimum	Maximum
WE1	1	240	4.15	1.038	0.067	4.02	4.29	2	6
	2	106	2.29	1.004	0.098	2.1	2.49	1	5
	3	244	2.5	1.028	0.066	2.37	2.63	1	5
	4	182	2.68	1.066	0.079	2.53	2.84	1	5
	5	255	2.97	1.153	0.072	2.83	3.11	1	6
	6	227	3.02	1.219	0.081	2.86	3.18	1	5
	7	39	3.64	1.246	0.199	3.24	4.04	2	6
	8	120	2.48	0.996	0.091	2.3	2.66	1	5
	9	194	3.81	1.174	0.084	3.64	3.98	1	6
	10	109	3.58	0.975	0.093	3.39	3.76	1	5
	11	75	3.11	1.034	0.119	2.87	3.34	1	5
	12	147	3.69	0.99	0.082	3.53	3.86	2	6
	Total	1938	3.16	1.235	0.028	3.11	3.22	1	6
WE2	1	240	2.95	1.211	0.078	2.79	3.1	1	6
	2	106	2.65	1.227	0.119	2.41	2.89	1	5
	3	244	3.28	1.189	0.076	3.13	3.43	1	6
	4	182	3.07	1.178	0.087	2.89	3.24	1	5
	5	255	2.96	1.149	0.072	2.82	3.1	1	6
	6	227	2.99	1.152	0.076	2.84	3.14	1	5
	7	39	2.33	1.344	0.215	1.9	2.77	1	6
	8	120	3.78	1.271	0.116	3.55	4.01	1	6
	9	194	2.74	0.886	0.064	2.61	2.86	1	5
	10	109	3.02	0.839	0.08	2.86	3.18	2	5
	11	75	3.31	1.013	0.117	3.07	3.54	1	6
	12	147	2.93	0.934	0.077	2.78	3.08	1	5
	Total	1938	3.03	1.153	0.026	2.97	3.08	1	6

Table 4.19 Analysis set of the attributes affecting x-y axes of Wilson's (2000) cube (products), Research Question 1 (continued)

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
WE1	Between	685.825	11	62.348	52.963	0
	Within Gr	2267.27	1926	1.177		
	Total	2953.09	1937			
WE2	Between	145.135	11	13.194	10.455	0
	Within Gr	2430.52	1926	1.262		
	Total	2575.66	1937			

Product is another very important attribute (Table 4.19). It makes up part of the consolidated hypothesis, as well as the natural components of the survey from the very early phases of this study. A very high F-value shows that there are significant differences between different products in terms of buying attitude.

Table 4.20 Analysis set of the attributes affecting the z-axis of Wilson's (2000) cube (products), Research Question 2

Descriptives

		N	Mean	Std. Devi	Std. Error	95% Confidence Interval for Mean: Lower Bo	Upper Bo	Minimum	Maximum
KE1	1	240	2.73	1.305	0.084	2.57	2.9	0	6
	2	106	2.48	1.106	0.107	2.27	2.69	0	5
	3	244	2.65	1.326	0.085	2.48	2.82	0	6
	4	182	2.37	1.227	0.091	2.19	2.55	0	6
	5	255	2.69	0.94	0.059	2.57	2.81	1	6
	6	227	2.67	1.304	0.087	2.5	2.84	0	5
	7	39	2.38	1.444	0.231	1.92	2.85	0	6
	8	120	2.48	1.195	0.109	2.27	2.7	0	5
	9	194	2.21	1.272	0.091	2.03	2.39	0	5
	10	109	1.73	1.372	0.131	1.47	1.99	0	5
	11	75	2.2	1.395	0.161	1.88	2.52	0	5
	12	147	2.31	1.353	0.112	2.09	2.53	0	6
	Total	1938	2.48	1.275	0.029	2.42	2.53	0	6
KE2	1	240	2.64	1.474	0.095	2.45	2.82	0	6
	2	106	3.79	1.85	0.18	3.44	4.15	0	6
	3	244	2.58	1.369	0.088	2.41	2.75	0	5
	4	182	3.06	1.476	0.109	2.84	3.28	0	6
	5	255	3.22	1.263	0.079	3.06	3.37	1	6
	6	227	2.86	1.449	0.096	2.67	3.05	0	5
	7	39	3.79	1.72	0.275	3.24	4.35	0	6
	8	120	2.92	1.433	0.131	2.67	3.18	0	5
	9	194	2.37	1.488	0.107	2.16	2.58	0	6
	10	109	2.15	1.655	0.158	1.83	2.46	0	5
	11	75	2.59	1.733	0.2	2.19	2.99	0	6
	12	147	2.37	1.622	0.134	2.1	2.63	0	5
	Total	1938	2.8	1.546	0.035	2.73	2.87	0	6
KE3	1	240	2.76	1.704	0.11	2.54	2.98	0	6
	2	106	1.64	1.605	0.156	1.33	1.95	0	5
	3	244	2.09	1.199	0.077	1.93	2.24	0	5
	4	182	2.09	1.138	0.084	1.92	2.25	0	5
	5	255	2.31	1.179	0.074	2.17	2.46	1	6
	6	227	1.97	1.19	0.079	1.82	2.13	0	6
	7	39	1.85	1.113	0.178	1.49	2.21	0	5
	8	120	2.42	1.406	0.128	2.17	2.68	0	5
	9	194	2.16	1.489	0.107	1.95	2.37	0	6
	10	109	3.1	2.248	0.215	2.67	3.53	0	6
	11	75	1.96	1.224	0.141	1.68	2.24	0	5
	12	147	1.81	1.155	0.095	1.62	2	0	5
	Total	1938	2.22	1.444	0.033	2.15	2.28	0	6
KE4	1	240	3.21	1.587	0.102	3.01	3.41	0	6
	2	106	3.15	1.446	0.14	2.87	3.43	0	6
	3	244	2.75	1.52	0.097	2.56	2.95	0	6
	4	182	2.91	1.569	0.116	2.68	3.14	0	6
	5	255	3.01	1.34	0.084	2.84	3.17	0	6
	6	227	2.74	1.537	0.102	2.54	2.94	0	6
	7	39	2.85	1.531	0.245	2.35	3.34	0	6
	8	120	3.03	1.639	0.15	2.74	3.33	0	6
	9	194	2.4	1.581	0.114	2.18	2.63	0	6
	10	109	2.31	1.834	0.176	1.96	2.66	0	5
	11	75	2.47	1.647	0.19	2.09	2.85	0	5
	12	147	2.61	1.714	0.141	2.33	2.89	0	5
	Total	1938	2.82	1.582	0.036	2.74	2.89	0	6
KE5	1	240	5.06	1.747	0.113	4.84	5.28	0	6
	2	106	2.03	1.63	0.158	1.71	2.34	0	6
	3	244	3.63	1.978	0.127	3.38	3.88	0	6
	4	182	2.85	1.792	0.133	2.59	3.11	0	6
	5	255	4.28	1.562	0.098	4.09	4.47	1	6
	6	227	3.59	1.959	0.13	3.33	3.85	0	6
	7	39	2.62	1.955	0.313	1.98	3.25	0	6
	8	120	3.91	1.901	0.174	3.56	4.25	0	6
	9	194	3.45	2.176	0.156	3.15	3.76	0	6
	10	109	2.49	2.332	0.223	2.04	2.93	0	6
	11	75	3.12	2.066	0.239	2.64	3.6	0	6
	12	147	2.65	2.026	0.167	2.32	2.98	0	6
f	Total	1938	3.55	2.076	0.047	3.46	3.64	0	6

Descriptives

PROD	N	KE1	KE2	KE3	KE4	KE5	Mean
1	240	2.73	2.64	2.76	3.21	5.06	3.28
2	106	2.48	3.79	1.64	3.15	2.03	2.62
3	244	2.65	2.58	2.09	2.75	3.63	2.74
4	182	2.37	3.06	2.09	2.91	2.85	2.66
5	255	2.69	3.22	2.31	3.01	4.28	3.10
6	227	2.67	2.86	1.97	2.74	3.59	2.77
7	39	2.38	3.79	1.85	2.85	2.62	2.70
8	120	2.48	2.92	2.42	3.03	3.91	2.95
9	194	2.21	2.37	2.16	2.4	3.45	2.52
10	109	1.73	2.15	3.1	2.31	2.49	2.36
11	75	2.2	2.59	1.96	2.47	3.12	2.47
12	147	2.31	2.37	1.81	2.61	2.65	2.35
Total	1938	2.48	2.8	2.22	2.82	3.55	2.77

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
KE1	Between	129.639	11	11.785	7.516	0
	Within Gr	3019.91	1926	1.568		
	Total	3149.55	1937			
KE2	Between	333.7	11	30.336	13.605	0
	Within Gr	4294.62	1926	2.23		
	Total	4628.32	1937			
KE3	Between	254.203	11	23.109	11.766	0
	Within Gr	3782.78	1926	1.964		
	Total	4036.98	1937			
KE4	Between	143.85	11	13.077	5.357	0
	Within Gr	4702.02	1926	2.441		
	Total	4845.87	1937			
KE5	Between	1325.55	11	120.505	33.069	0
	Within Gr	7018.48	1926	3.644		
	Total	8344.04	1937			

Like the Wilson (2000) graph, the Kotler-wise differences also show that there are significant differences between different products in terms of buying attitude (Table 4.20). However, the mean figures by themselves are not helpful here. To scrutinise this better, it is necessary to look again at the zones.

Table 4.21 Analysis set of the products affecting the z-axis of Wilson's (2000) cube (red), Research Question 2

Descriptives

		N	Mean	Std. Devi	Std. Error	95% Confidence Interval for Mean Lower Bo	Upper Bo	Minimum	Maximum
KE1	1	240	2.73	1.305	0.084	2.57	2.9	0	6
	2	106	2.48	1.106	0.107	2.27	2.69	0	5
	3	244	2.65	1.326	0.085	2.48	2.82	0	6
	4	182	2.37	1.227	0.091	2.19	2.55	0	6
	5	255	2.69	0.94	0.059	2.57	2.81	1	6
	6	227	2.67	1.304	0.087	2.5	2.84	0	5
	7	39	2.38	1.444	0.231	1.92	2.85	0	6
	8	120	2.48	1.195	0.109	2.27	2.7	0	5
	9	194	2.21	1.272	0.091	2.03	2.39	0	5
	10	109	1.73	1.372	0.131	1.47	1.99	0	5
	11	75	2.2	1.395	0.161	1.88	2.52	0	5
	12	147	2.31	1.353	0.112	2.09	2.53	0	6
	Total	1938	2.48	1.275	0.029	2.42	2.53	0	6
KE2	1	240	2.64	1.474	0.095	2.45	2.82	0	6
	2	106	3.79	1.85	0.18	3.44	4.15	0	6
	3	244	2.58	1.369	0.088	2.41	2.75	0	5
	4	182	3.06	1.476	0.109	2.84	3.28	0	6
	5	255	3.22	1.263	0.079	3.06	3.37	1	6
	6	227	2.86	1.449	0.096	2.67	3.05	0	5
	7	39	3.79	1.72	0.275	3.24	4.35	0	6
	8	120	2.92	1.433	0.131	2.67	3.18	0	5
	9	194	2.37	1.488	0.107	2.16	2.58	0	6
	10	109	2.15	1.655	0.158	1.83	2.46	0	5
	11	75	2.59	1.733	0.2	2.19	2.99	0	6
	12	147	2.37	1.622	0.134	2.1	2.63	0	5
	Total	1938	2.8	1.546	0.035	2.73	2.87	0	6
KE3	1	240	2.76	1.704	0.11	2.54	2.98	0	6
	2	106	1.64	1.605	0.156	1.33	1.95	0	5
	3	244	2.09	1.199	0.077	1.93	2.24	0	5
	4	182	2.09	1.138	0.084	1.92	2.25	0	5
	5	255	2.31	1.179	0.074	2.17	2.46	1	6
	6	227	1.97	1.19	0.079	1.82	2.13	0	6
	7	14	1.57	1.158	0.309	0.9	2.24	0	3
	8	42	1.9	1.376	0.212	1.48	2.33	0	5
	9	51	1.76	1.436	0.201	1.36	2.17	0	5
	10	38	2.79	2.303	0.374	2.03	3.55	0	6
	11	33	1.48	1.395	0.243	0.99	1.98	0	5
	12	48	1.44	0.92	0.133	1.17	1.7	0	4
	Total	759	1.87	1.311	0.048	1.78	1.97	0	6
kotler_4_(	1	56	2.39	1.796	0.24	1.91	2.87	0	5
	2	66	2.97	1.539	0.189	2.59	3.35	0	6
	3	112	2.72	1.52	0.144	2.44	3.01	0	5
	4	95	2.64	1.688	0.173	2.3	2.99	0	5
	5	106	2.96	1.366	0.133	2.7	3.23	0	5
	6	98	2.77	1.532	0.155	2.46	3.07	0	5
	7	14	2.36	1.737	0.464	1.35	3.36	0	6
	8	42	2.31	1.828	0.282	1.74	2.88	0	5
	9	51	2.39	1.801	0.252	1.89	2.9	0	6
	10	38	2	1.644	0.267	1.46	2.54	0	5
	11	33	2.15	1.623	0.282	1.58	2.73	0	5
	12	48	2.31	1.776	0.256	1.8	2.83	0	5
	Total	759	2.61	1.629	0.059	2.49	2.73	0	6
kotler_5_(	1	56	4.05	2.475	0.331	3.39	4.72	0	6
	2	66	2.11	1.599	0.197	1.71	2.5	0	5
	3	112	3.65	2.012	0.19	3.28	4.03	0	6
	4	95	2.72	1.766	0.181	2.36	3.08	0	5
	5	106	4.26	1.599	0.155	3.96	4.57	1	6
	6	98	3.54	1.959	0.198	3.15	3.93	0	6
	7	14	1.57	1.505	0.402	0.7	2.44	0	5
	8	42	3.43	2.188	0.338	2.75	4.11	0	6
	9	51	2.65	2.105	0.295	2.05	3.24	0	6
	10	38	1.82	2.012	0.326	1.15	2.48	0	6
	11	33	2.64	2.089	0.364	1.9	3.38	0	6
	12	48	2.15	2.032	0.293	1.56	2.74	0	6
	Total	759	3.15	2.088	0.076	3	3.3	0	6

Descriptives

PROD	N	KE1	KE2	KE3	KE4	KE5	Mean
	1	240	2.73	2.64	2.76	3.21	5.06	3.28
	2	106	2.48	3.79	1.64	3.15	2.03	2.62
	3	244	2.65	2.58	2.09	2.75	3.63	2.74
	4	182	2.37	3.06	2.09	2.91	2.85	2.66
	5	255	2.69	3.22	2.31	3.01	4.28	3.10
	6	227	2.67	2.86	1.97	2.74	3.59	2.77
	7	39	2.38	3.79	1.85	2.85	2.62	2.70
	8	120	2.48	2.92	2.42	3.03	3.91	2.95
	9	194	2.21	2.37	2.16	2.4	3.45	2.52
	10	109	1.73	2.15	3.1	2.31	2.49	2.36
	11	75	2.2	2.59	1.96	2.47	3.12	2.47
	12	147	2.31	2.37	1.81	2.61	2.65	2.35
Total		1938	2.48	2.8	2.22	2.82	3.55	2.77

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
KE1	Between	129.639	11	11.785	7.516	0
	Within Gr	3019.91	1926	1.568		
	Total	3149.55	1937			
KE2	Between	333.7	11	30.336	13.605	0
	Within Gr	4294.62	1926	2.23		
	Total	4628.32	1937			
KE3	Between	254.203	11	23.109	11.766	0
	Within Gr	3782.78	1926	1.964		
	Total	4036.98	1937			
KE4	Between	143.85	11	13.077	5.357	0
	Within Gr	4702.02	1926	2.441		
	Total	4845.87	1937			
KE5	Between	1325.55	11	120.505	33.069	0
	Within Gr	7018.48	1926	3.644		
	Total	8344.04	1937			

This zone has been named the red zone, referring to the lowest buying attitude (Table 4.21). The F-value is significant; in other words, products significantly differ in terms of buying attitude here. Tangible products produce relatively higher results, whilst communication devices are the leading products. It is also noticeable that higher buying-attitude products have more responses. Only four products have more than half the answers. This can be explained by the fact that once respondents begin to provide explicit answers, these answers also become more positive.

Table 4.22 Analysis set of the products affecting the z-axis of Wilson's (2000) cube (orange), Research Question 2

Descriptives

		N	Mean	Std. Devia	Std. Error	95% Confidence Interval for Mean Lower Bo	Upper Bo	Minimum	Maximum
KE1	1	118	2.92	1.148	0.106	2.71	3.13	0	5
	2	9	2.33	1.225	0.408	1.39	3.27	1	5
	3	26	2.27	1.801	0.353	1.54	3	0	6
	4	30	2.63	1.189	0.217	2.19	3.08	0	5
	5	69	2.68	0.947	0.114	2.45	2.91	2	6
	6	51	2.14	1.536	0.215	1.71	2.57	0	5
	7	17	2.12	1.219	0.296	1.49	2.74	0	5
	8	6	2.17	2.041	0.833	0.02	4.31	0	5
	9	107	2.03	1.169	0.113	1.8	2.25	0	5
	10	46	1.48	1.41	0.208	1.06	1.9	0	5
	11	14	1.93	1.542	0.412	1.04	2.82	0	5
	12	69	2.22	1.316	0.158	1.9	2.53	0	5
	Total	562	2.33	1.333	0.056	2.22	2.44	0	6
KE2	1	118	2.7	1.373	0.126	2.45	2.95	0	6
	2	9	4.11	2.088	0.696	2.51	5.72	0	6
	3	26	2.31	1.668	0.327	1.63	2.98	0	5
	4	30	3.27	1.53	0.279	2.7	3.84	1	6
	5	69	3.42	1.23	0.148	3.12	3.72	1	5
	6	51	2.29	1.566	0.219	1.85	2.73	0	5
	7	17	4	1.62	0.393	3.17	4.83	1	6
	8	6	2.17	1.472	0.601	0.62	3.71	0	4
	9	107	2.42	1.48	0.143	2.14	2.7	0	5
	10	46	2.02	1.82	0.268	1.48	2.56	0	5
	11	14	2.29	1.899	0.507	1.19	3.38	0	6
	12	69	2.22	1.679	0.202	1.81	2.62	0	5
	Total	562	2.64	1.604	0.068	2.51	2.78	0	6
KE3	1	118	2.76	1.647	0.152	2.46	3.06	0	5
	2	9	0.78	0.972	0.324	0.03	1.52	0	2
	3	26	1.96	1.341	0.263	1.42	2.5	0	5
	4	30	2.47	1.432	0.261	1.93	3	0	5
	5	69	2.64	1.236	0.149	2.34	2.93	1	6
	6	51	1.96	1.562	0.219	1.52	2.4	0	6
	7	17	1.76	1.393	0.338	1.05	2.48	0	5
	8	6	1.5	0.837	0.342	0.62	2.38	0	2
	9	107	2.25	1.637	0.158	1.94	2.57	0	6
	10	46	2.65	2.263	0.334	1.98	3.32	0	6
	11	14	1.93	1.207	0.322	1.23	2.63	0	4
	12	69	1.71	1.126	0.136	1.44	1.98	0	5
	Total	562	2.29	1.587	0.067	2.16	2.42	0	6
KE4	1	118	3.2	1.505	0.139	2.93	3.48	0	6
	2	9	3	1.323	0.441	1.98	4.02	1	5
	3	26	2.23	1.818	0.357	1.5	2.97	0	5
	4	30	3.07	1.484	0.271	2.51	3.62	0	5
	5	69	3.51	1.268	0.153	3.2	3.81	1	6
	6	51	2.53	1.859	0.26	2.01	3.05	0	5
	7	17	2.94	1.435	0.348	2.2	3.68	0	5
	8	6	2.67	2.066	0.843	0.5	4.83	0	5
	9	107	2.29	1.486	0.144	2	2.57	0	5
	10	46	2.04	1.763	0.26	1.52	2.57	0	5
	11	14	1.64	1.646	0.44	0.69	2.59	0	5
	12	69	2.45	1.711	0.206	2.04	2.86	0	5
	Total	562	2.71	1.644	0.069	2.57	2.85	0	6
KE5	1	118	5.51	1.107	0.102	5.31	5.71	0	6
	2	9	1.78	1.641	0.547	0.52	3.04	0	5
	3	26	2.92	2.134	0.419	2.06	3.79	0	6
	4	30	3.4	1.714	0.313	2.76	4.04	0	6
	5	69	4.57	1.334	0.161	4.24	4.89	1	6
	6	51	3.12	2.251	0.315	2.48	3.75	0	6
	7	17	2.71	2.054	0.498	1.65	3.76	0	6
	8	6	3.33	2.582	1.054	0.62	6.04	0	5
	9	107	3.36	2.229	0.215	2.93	3.78	0	6
	10	46	2.3	2.421	0.357	1.59	3.02	0	6
	11	14	2.5	2.378	0.635	1.13	3.87	0	6
	12	69	2.51	1.953	0.235	2.04	2.98	0	6
	Total	562	3.66	2.196	0.093	3.48	3.84	0	6

Descriptives

PROD	N	KE1	KE2	KE3	KE4	KE5	Mean
1	118	2.92	2.7	2.76	3.2	5.51	3.42
2	9	2.33	4.11	0.78	3	1.78	2.40
3	26	2.27	2.31	1.96	2.23	2.92	2.34
4	30	2.63	3.27	2.47	3.07	3.4	2.97
5	69	2.68	3.42	2.64	3.51	4.57	3.36
6	51	2.14	2.29	1.96	2.53	3.12	2.41
7	17	2.12	4	1.76	2.94	2.71	2.71
8	6	2.17	2.17	1.5	2.67	3.33	2.37
9	107	2.03	2.42	2.25	2.29	3.36	2.47
10	46	1.48	2.02	2.65	2.04	2.3	2.10
11	14	1.93	2.29	1.93	1.64	2.5	2.06
12	69	2.22	2.22	1.71	2.45	2.51	2.22
Total	562	2.33	2.64	2.29	2.71	3.66	2.73

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
KE1	Between	102.03	11	9.275	5.699	0
	Within Gr	895.08	550	1.627		
	Total	997.11	561			
KE2	Between	152.317	11	13.847	5.9	0
	Within Gr	1290.8	550	2.347		
	Total	1443.11	561			
KE3	Between	104.209	11	9.474	3.979	0
	Within Gr	1309.52	550	2.381		
	Total	1413.72	561			
KE4	Between	145.678	11	13.243	5.317	0
	Within Gr	1370.05	550	2.491		
	Total	1515.72	561			
KE5	Between	743.89	11	67.626	18.956	0
	Within Gr	1962.2	550	3.568		
	Total	2706.09	561			

In general, there is a 10% buying attitude increase in this zone (Table 4.22). The same trend continues in terms of dominant product names. The leading product is still communication devices.

Table 4.23 Analysis set of the products affecting the z-axis of Wilson's (2000) cube (yellow), Research Question 2

Descriptives

		N	Mean	Std. Devi	Std. Error	95% Confidence Interval for Mean Lower Bo	Upper Bo	Minimum	Maximum
KE1	1	11	2.73	0.647	0.195	2.29	3.16	2	4
	2	27	2.52	0.849	0.163	2.18	2.85	1	4
	3	89	2.82	1.072	0.114	2.59	3.05	1	5
	4	46	2.69	0.97	0.143	1.95	2.53	0	6
	5	68	2.55	0.902	0.109	2.47	2.91	1	5
	6	61	3	0.949	0.121	2.76	3.24	2	5
	7	3	2.67	1.155	0.667	-0.2	5.54	2	4
	8	57	2.67	0.932	0.123	2.42	2.91	1	5
	9	20	3.05	1.05	0.235	2.56	3.54	0	5
	10	11	2.24	0.688	0.207	2.08	3.01	2	4
	11	20	2.5	0.889	0.199	2.08	2.92	2	5
	12	19	2.63	0.761	0.175	2.26	3	2	4
				0.962	0.046	2.61	2.79	0	6
KE2	1	11	2.36	1.027	0.31	1.67	3.05	1	5
	2	27	4.15	1.703	0.328	3.47	4.82	1	6
	3	89	2.65	1.28	0.136	2.38	2.92	1	5
	4	46	3.6	1.254	0.185	3	3.74	1	5
	5	68	2.91	1.248	0.151	3.3	3.9	1	6
	6	61	3.39	1.282	0.164	3.07	3.72	1	5
	7	3	3.33	2.082	1.202	-1.84	8.5	1	5
	8	57	3.28	1.146	0.152	2.98	3.58	1	5
	9	20	2.4	1.392	0.311	1.75	3.05	1	6
	10	11	3.37	1.044	0.315	2.21	3.61	2	5
	11	20	3.4	1.273	0.285	2.8	4	1	5
	12	19	3.16	1.015	0.233	2.67	3.65	2	5
	Total	432	3.21	1.338	0.064	3.08	3.33	1	6
KE3	1	11	2.36	1.567	0.472	1.31	3.42	1	5
	2	27	2.04	1.85	0.356	1.31	2.77	0	5
	3	89	2.09	1.154	0.122	1.85	2.33	1	5
	4	46	2.12	0.994	0.147	2.05	2.64	1	5
	5	68	4.45	1.113	0.135	1.85	2.39	1	5
	6	61	1.93	0.834	0.107	1.72	2.15	1	5
	7	3	2	1	0.577	-0.48	4.48	1	3
	8	57	2.84	1.347	0.178	2.48	3.2	1	5
	9	20	1.7	0.733	0.164	1.36	2.04	1	3
	10	11	2.35	1.695	0.511	3.32	5.59	2	6
	11	20	2	0.649	0.145	1.7	2.3	1	4
	12	19	2.26	0.806	0.185	1.87	2.65	1	4
	Total	432	2.25	1.232	0.059	2.13	2.36	0	6
KE4	1	11	3.27	1.272	0.384	2.42	4.13	1	5
	2	27	3.59	1.217	0.234	3.11	4.07	2	5
	3	89	2.74	1.31	0.139	2.47	3.02	1	5
	4	46	2.59	1.389	0.205	2.65	3.48	1	6
	5	68	3.09	1.149	0.139	2.31	2.87	1	5
	6	61	2.56	1.148	0.147	2.26	2.85	1	5
	7	3	2.67	2.082	1.202	-2.5	7.84	1	5
	8	57	3.49	1.311	0.174	3.14	3.84	1	6
	9	20	2.45	1.468	0.328	1.76	3.14	1	5
	10	11	3.07	1.221	0.368	2.27	3.91	2	5
	11	20	3.2	1.322	0.296	2.58	3.82	1	5
	12	19	3.26	1.046	0.24	2.76	3.77	2	5
	Total	432	2.93	1.305	0.063	2.81	3.05	1	6
KE5	1	11	5.09	1.446	0.436	4.12	6.06	1	6
	2	27	1.96	1.698	0.327	1.29	2.63	1	6
	3	89	3.84	1.802	0.191	3.46	4.22	0	6
	4	46	3.97	1.698	0.25	2.19	3.2	1	5
	5	68	4.09	1.719	0.208	3.55	4.39	1	6
	6	61	3.98	1.638	0.21	3.56	4.4	1	6
	7	3	3.67	2.309	1.333	-2.07	9.4	1	5
	8	57	4.32	1.549	0.205	3.9	4.73	1	6
	9	20	4.95	0.686	0.153	4.63	5.27	3	6
	10	11	2.07	2.071	0.625	2.7	5.48	1	6
	11	20	3.8	1.765	0.395	2.97	4.63	1	6
	12	19	3.47	1.954	0.448	2.53	4.42	0	6
	Total	432	3.78	1.808	0.087	3.6	3.95	0	6

Descriptives

PROD	N	KE1	KE2	KE3	KE4	KE5	Mean
1	11	2.73	2.36	2.36	3.27	5.09	3.16
2	27	2.52	4.15	2.04	3.59	1.96	2.85
3	89	2.82	2.65	2.09	2.74	3.84	2.83
4	46	2.69	3.6	2.12	2.59	3.97	2.99
5	68	2.55	2.91	4.45	3.09	4.09	3.42
6	61	3	3.39	1.93	2.56	3.98	2.97
7	3	2.67	3.33	2	2.67	3.67	2.87
8	57	2.67	3.28	2.84	3.49	4.32	3.32
9	20	3.05	2.4	1.7	2.45	4.95	2.91
10	11	2.24	3.37	2.35	3.07	2.7	2.75
11	20	2.5	3.4	2	3.2	3.8	2.98
12	19	2.63	3.16	2.26	3.26	3.47	2.96
Total	432	2.7	3.21	2.25	2.93	3.78	2.97

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
KE1	Between	21.117	11	1.92	2.137	0.017
	Within Gr	377.362	420	0.898		
	Total	398.479	431			
KE2	Between	88.33	11	8.03	4.938	0
	Within Gr	682.92	420	1.626		
	Total	771.25	431			
KE3	Between	92.287	11	8.39	6.268	0
	Within Gr	562.211	420	1.339		
	Total	654.498	431			
KE4	Between	60.18	11	5.471	3.411	0
	Within Gr	673.736	420	1.604		
	Total	733.917	431			
KE5	Between	214.108	11	19.464	6.84	0
	Within Gr	1195.11	420	2.846		
	Total	1409.22	431			

In this instance, the green zone has the lowest F-value (Table 4.23). In other words, the gap between products is the lowest. However, the highest values come through in communication and IT devices, as well as vehicles. Refreshments are a part of enjoyment in all zones, without exception.

Table 4.24 Analysis set of the products affecting the z-axis of Wilson's (2000) cube (green), Research Question 2

Descriptives

		N	Mean	Std. Devi	Std. Error	95% Confidence Interval for Mean Lower Bo	Upper Bo	Minimum	Maximum
KE1	1	53	3.06	1.35	0.185	2.68	3.43	1	6
	2	2	3.5	0.707	0.5	-2.85	9.85	3	4
	3	11	3.36	1.206	0.364	2.55	4.17	2	5
	4	6	2.58	0.548	0.224	1.93	3.07	2	3
	5	7	3.14	1.155	0.436	1.93	4.07	2	5
	6	12	2.6	1.115	0.322	2.46	3.87	2	5
	7	4	3	1.155	0.577	1.16	4.84	2	4
	8	13	3.08	1.256	0.348	2.32	3.84	2	5
	9	15	2.73	1.223	0.316	2.06	3.41	1	5
	10	12	2.5	0.9	0.26	2.01	3.16	2	4
	11	7	3	1.069	0.404	2.15	4.13	2	5
	12	10	3.17	0.966	0.306	1.91	3.29	2	5
	Total	152	2.97	1.179	0.096	2.78	3.16	1	6
KE2	1	53	3.15	1.446	0.199	2.75	3.55	1	5
	2	2	5.5	0.707	0.5	-0.85	11.85	5	6
	3	11	3.73	1.009	0.304	3.05	4.41	2	5
	4	6	3.25	0.837	0.342	1.62	3.38	2	4
	5	7	4.14	1.345	0.508	1.9	4.39	1	5
	6	12	3.3	1.215	0.351	2.48	4.02	2	5
	7	4	3.5	1.291	0.645	1.45	5.55	2	5
	8	13	3.38	1.261	0.35	2.62	4.15	2	5
	9	15	2.73	1.033	0.267	2.16	3.31	1	5
	10	12	2.5	1.215	0.351	2.48	4.02	2	5
	11	7	3.14	0.69	0.261	3.5	4.78	3	5
	12	10	3.25	1.337	0.423	2.34	4.26	2	5
	Total	152	3.26	1.289	0.105	3.05	3.46	1	6
KE3	1	53	3.57	1.681	0.231	3.1	4.03	1	6
	2	2	2	2.828	2	-23.41	27.41	0	4
	3	11	2.82	1.168	0.352	2.03	3.6	2	5
	4	6	4.83	1.366	0.558	1.9	4.77	2	5
	5	7	3	1.704	0.644	1.71	4.86	1	5
	6	12	3.1	1.165	0.336	2.18	3.66	2	5
	7	4	1.75	0.957	0.479	0.23	3.27	1	3
	8	13	2.85	1.345	0.373	2.03	3.66	1	5
	9	15	3	1.464	0.378	2.19	3.81	1	5
	10	12	3.33	1.115	0.322	4.13	5.54	2	6
	11	7	3.29	1.414	0.535	1.69	4.31	2	5
	12	10	2.92	1.449	0.458	2.06	4.14	2	5
	Total	152	3.3	1.552	0.126	3.05	3.54	0	6
KE4	1	53	3.96	1.372	0.188	3.58	4.34	1	6
	2	2	3	1.414	1	-9.71	15.71	2	4
	3	11	4.18	1.328	0.4	3.29	5.07	2	6
	4	6	3.92	1.225	0.5	2.21	4.79	2	5
	5	7	3.71	1.272	0.481	2.39	4.75	2	5
	6	12	4.2	1.267	0.366	3.36	4.97	2	6
	7	4	3.25	1.5	0.75	0.86	5.64	2	5
	8	13	3.62	1.325	0.368	2.81	4.42	2	5
	9	15	3.13	1.246	0.322	2.44	3.82	1	5
	10	12	3.5	1.24	0.358	3.13	4.7	2	5
	11	7	3.57	1.254	0.474	2.55	4.87	2	5
	12	10	4.17	1.229	0.389	3.32	5.08	2	5
	Total	152	3.82	1.309	0.106	3.61	4.03	1	6
KE5	1	53	5.09	1.679	0.231	4.63	5.56	1	6
	2	2	1	0	0	1	1	1	1
	3	11	3	2.145	0.647	1.56	4.44	1	6
	4	6	3.58	2.229	0.91	0.49	5.17	1	6
	5	7	4.43	1.826	0.69	2.31	5.69	1	6
	6	12	4.3	1.913	0.552	2.03	4.47	1	6
	7	4	3.25	2.062	1.031	-0.03	6.53	1	5
	8	13	3.77	1.878	0.521	2.63	4.9	1	6
	9	15	5	1.254	0.324	4.31	5.69	1	6
	10	12	2.83	2.109	0.609	2.24	4.92	1	6
	11	7	4	0.976	0.369	3.53	5.33	3	6
	12	10	3.25	1.418	0.448	3.29	5.31	1	6
	Total	152	4.23	1.907	0.155	3.92	4.54	1	6

Descriptives

PROD	N	KE1	KE2	KE3	KE4	KE5	Mean
1	53	3.06	3.15	3.57	3.96	5.09	3.77
2	2	3.5	5.5	2	3	1	3.00
3	11	3.36	3.73	2.82	4.18	3	3.42
4	6	2.58	3.25	4.83	3.92	3.58	3.63
5	7	3.14	4.14	3	3.71	4.43	3.68
6	12	2.6	3.3	3.1	4.2	4.3	3.50
7	4	3	3.5	1.75	3.25	3.25	2.95
8	13	3.08	3.38	2.85	3.62	3.77	3.34
9	15	2.73	2.73	3	3.13	5	3.32
10	12	2.5	2.5	3.33	3.5	2.83	2.93
11	7	3	3.14	3.29	3.57	4	3.40
12	10	3.17	3.25	2.92	4.17	3.25	3.35
Total	152	2.97	3.26	3.3	3.82	4.23	3.52

ANOVA

		Sum of S	df	Mean Squ	F	Sig.
KE1	Between	8.822	11	0.802	0.558	0.859
	Within Gr	201.073	140	1.436		
	Total	209.895	151			
KE2	Between	26.695	11	2.427	1.515	0.132
	Within Gr	224.299	140	1.602		
	Total	250.993	151			
KE3	Between	54.335	11	4.94	2.235	0.016
	Within Gr	309.343	140	2.21		
	Total	363.678	151			
KE4	Between	16.895	11	1.536	0.889	0.553
	Within Gr	241.947	140	1.728		
	Total	258.842	151			
KE5	Between	121.541	11	11.049	3.619	0
	Within Gr	427.4	140	3.053		
	Total	548.941	151			

In general, buying attitude aversity decreases by 8% (Table 4.24). Similar tendencies continue overall. Tangibles still have bigger buying-attitude values, and communication devices lead, while television and vehicles follow. However, intangibles make a bigger jump with 30%. In other words, the means of tangibles and intangibles are converging.

Table 4.25 Analysis of the products affecting the z-axis of Wilson's (2000) cube (summary), Research Question 2

Zone Summary

Refreshments	**3.16**
Location	2.85
Furniture	2.83
Vehicle	**2.99**
Comm. Tech.	**3.42**
IT Tech.	2.97
Special Tech.	2.87
Television	**3.32**
Insurance	2.91
Financial Services	2.75
Consulting Services	2.98
Advertisment Ser.	2.96
Total	2.97

Refreshments	**3.77**
Location	3.00
Furniture	3.42
Vehicle	**3.63**
Comm. Tech.	**3.68**
IT Tech.	**3.50**
Special Tech.	2.95
Television	3.34
Insurance	3.32
Financial Services	2.93
Consulting Services	3.40
Advertisment Ser.	3.35
Total	3.52

Refreshments	**2.63**
Location	**2.508**
Furniture	**2.664**
Vehicle	2.472
Comm. Tech.	**2.956**
IT Tech.	2.54
Special Tech.	2.286
Television	2.366
Insurance	2.18
Financial Services	1.98
Consulting Services	1.976
Advertisment Ser.	2.04
Total	2.496

Refreshments	**3.42**
Location	2.40
Furniture	2.34
Vehicle	**2.97**
Comm. Tech.	**3.36**
IT Tech.	2.41
Special Tech.	**2.71**
Television	2.37
Insurance	2.47
Financial Services	2.10
Consulting Services	2.06
Advertisment Ser.	2.22
Total	2.73

There is a hierarchical magnitude order for the buying attitude index among zones (Table 4.25). Green is higher than yellow and orange, while red is the lowest. The majority of the answers came from the first six products, where 60% of unanswered questions belong to only four intangible products. This affects buying attitude in a negative manner in the red zone. However, although they have the lowest numbers in all zones, intangibles make the biggest jump from the red zone (2) to the green zone (3.2), with almost a 60% increase. When it comes to the leading products with the highest numbers, communication/IT devices and vehicles come first. The gap between zones is not significant. In other words, comparing to all other products, they do give special importance by all means and they act as eager as they can. Refreshments are the only product group that is in the top four buying-attitude list of any zone.

Table 4.26 Tangibility of product – Wilson (2000) relationship, Research Question 5

Correlations

		WE1	WE2	tangibility
WE1	Pearson Correlation	1	-.214**	-.237**
WE2	Pearson Correlation	-.214**	1	0.048
tangibility	Pearson Correlation	-.237**	0.048	1

**. Correlation is significant at the 0.01 level (2-tailed).

Different correlations can be seen for tangibility (Table 4.26). The tables above show that responses are not explicit for intangible products, because the majority of unanswered questions relate to intangible products. In addition, the same table shows

that the answered questions on intangibles fall into the red zone, which is known as the most aversive zone.

Table 4.27 Economic crisis – Non crisis relationship affecting Wilson's (2000) cube, Research Question 4

Comparison	*Group 1*	*Group 2*	*t*
All respondents			
Kotler 1	2.84	3.25	-17.73 **
Kotler 2	3.08	3.85	-22.37 **
Kotler 3	2.32	3.05	-21.64 **
Kotler 4	3.09	3.42	-11.73 **
Kotler 5	3.84	4.29	-20.21 **
Wilson 1	2.98	3.25	-14.23 **
Wilson 2	3.12	3.16	-2.01 *

Within the no-crisis status, the green zones contain more products with higher Kotler values, as Table 4.27 shows. Buying enjoyment increases by 18%. This supports the consolidated hypothesis.

In addition, different products show different results, and intangibles have less magnitude than tangibles.

CHAPTER 4: DATA ANALYSIS AND CONTEXTUALISED FRAMEWORK FOR BUYING BEHAVIOUR OF SMES IN TURKEY

4.4 Results and Findings for Buying Behaviour of SMEs in Turkey

This section begins with early findings of the literature review. Pilot phase concludes results of 30 respondents' data analysis, where complete run includes extended answers through 270 participants, as well as a contextualised framework.

4.4.1 Pre-Pilot Findings

Many resources characterise SMEs as being limited in resources. For example, some researchers summarise the various limited resources of SMEs, such as finance, time, and marketing knowledge. They also describe SMEs as lacking specialist expertise; for instance, Gilmore et al. (2001) state that 'owner-managers tend to be generalists rather than specialists', and draw attention to 'their limited impact in the marketplace'. Arend and Wilson (2005), meanwhile, describe SMEs in similar terms, with 'few resources, low volume of sales, lacking educational skills are the likely characteristics of SMEs'. It also seems that researchers are highly critical of the buyer behaviour of SMEs. Terms such as 'fail', 'poorly', 'unsuccessful decisions in ICT' and 'short-term' are used in this context. However, these terms – and others used to describe SMEs – can be challenged, as follows:

Fail – How can a behaviourist say the customer fails? Do consumer behaviourists do this when describing their customers? Has this word ever been used for homemakers,

for instance? Why should the word 'fail' be used to describe the buying behaviour of SMEs?

Poorly – Is it appropriate to use this word, even though one out of every two products is sold to SMEs?

Unsuccessful decisions in ICT – In what sense? Do SMEs really complain about this?

Short-term (also 'informal') – Who says SMEs need to be formal? And is formal really better?

No linkage to the strategy and goals of the company – Do they have to provide a link? And, more importantly, do these links have to be explicit? Perhaps SMEs prefer tacit actions.

Too little attention paid to the social nature of the purchase – Is the social nature of the purchase necessarily important? Do homemakers or large corporations always pay attention to the social nature of their purchases? If not, why should such criticism is posed to SMEs?

Entrepreneur or owner-manager decision base – Do they need to involve numerous internal parties? If the owner-manager wants to make a decision on their

own, do they really need to follow a specific procedure? Do they need to explain and defend themselves?

Adoption – What type of adoption should researchers look for? SMEs buy one out of every two products in the world, and surely this is sufficient? Are usage levels really relevant (who actually uses all the functionality of a single mobile phone, for example)? Are there any large corporations that use their CRM system to full efficiency? Even if it is agreed that limitations exist, is this a roadblock to consider SMEs as customers? The most important aspect for a behaviourist to remember is that SMEs do, in fact, purchase items and services, no matter how they have been labelled (Rantapuska and Ihanainen, 2008).

Supyuenyong et al. (2009) offer a framework which uses ownership and management structure, customers and markets, systems/process and procedures, human capital management, culture and behaviour as factors to determine the characteristics. The explanations of items suggest that the first and third factors refer to the same thing, and therefore they could be combined.

Only Wilson's Cube (Wilson, 2000) offers a practical model that can be used with any audience, with no limitations or less selective categorizations. The illustrative analysis assumptions that is covered in previous section, helped to discuss and develop the research questions, where those research questions helped the analysis techniques that is selected.

4.4.2 Pilot Results and Findings

In the results, Box 28 signifies the highest Kotler results, even though there were only three respondents. It is noticeable that this box is within the green zone area, which is named the enjoyment zone by Wilson (2000). In other words, the IT and television purchasers within this zone prefer advertisements with humour; cash payments; and shorter response times. In addition, they do care about brand name, but are less sensitive about close relationships with vendors. They also state that they are less sensitive about consolidating business and home needs, which can be considered as being in alignment with their answer to Kotler's fifth question.

The objective is to understand SMEs' behaviour with respect to buying, including technology. How they do this – compared to meeting other needs – represents one aspect, and where and why they do this is another. In this study's earlier chapters, this has been discussed at length, with the conclusion that 'how' is the key question to scrutinize, whilst 'where and why' can be covered in further studies. This can help to validate these results to higher confidence levels.

Hypothesis

According to the findings, the consolidated hypothesis is supported.

Contributions of the study to marketers targeting SMEs

In terms of needs assessment (Wilson, 2000), IT is the most expressive product. Above, it was explained that this product falls into the green zone; however, there are other prototypes within the yellow and red zones. Marketers should take the different attributes into account. For instance, referring to the results, the yellow zone group is definitely more educated (university level), and tends to carry the title of 'sole owner', rather than 'big partner'. Information on title is difficult to obtain, but IT marketers can partner with universities and use its alumni database to promote the appropriate campaigns. On the contrary, where marketers need to win red-zone IT purchasers, they could provide value offers including bundles containing products like TVs, which also try to cover both business and home needs. In this case, IT marketers should investigate partnering with household appliance resellers.

Regardless of any attribute, product 2 (location) always fell into the red zone. The Kotler answers for this are one step (1 over 6) behind the yellow zone. The major difference here lies within the trustworthy relationship aspect (Kotler 4), which is two steps (2 over 6) more important than the yellow zone. To reach out to this group, IT marketers can try to partner with real estate chains. On the other hand, due to its potential unprofitability with high aversion rates, IT marketers can choose to not target this group at all.

Contributions of the study to SMEs

There is an opportunity to SMEs, in the way that they can be more knowledgeable about their own procurement practices. In the field of human resources and organisational development, 360-degree assessments are widely used. A procurement version can be created to probe SMEs' needs and the following hypothetical questions can be answered to benefit company owners:

- Should IT really be a subject for aversion?
- In terms of communications technologies, do SMEs have more than they need, or should TV be considered as a cost-saving item?
- Is this the right time to consider consulting and/or advertisement as a solid need?
- Do SMEs – or should SMEs – care about consolidating their business and home needs?

4.4.3 Contextualised Framework for Buying Behaviour of SMEs in Turkey

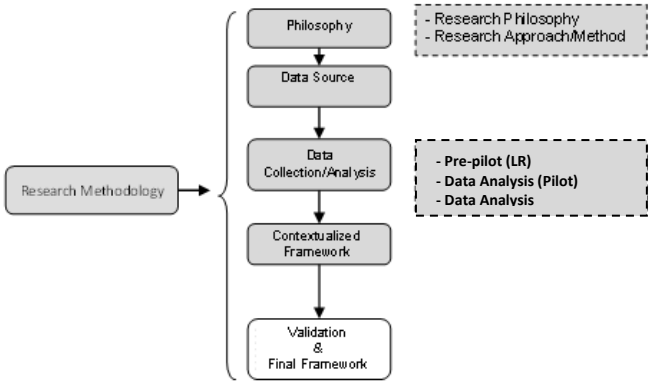


Figure 4.14 Research plan (c)

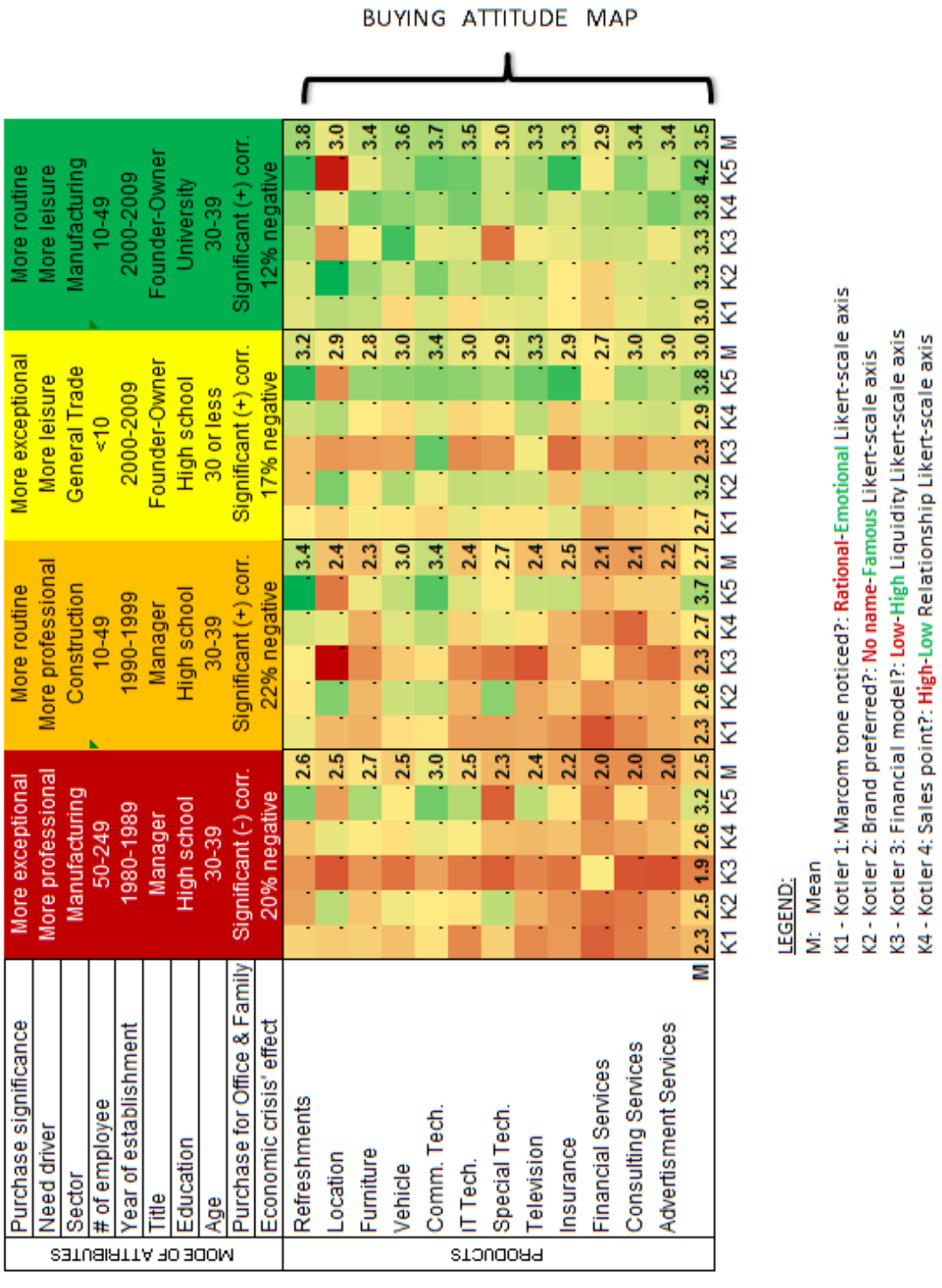


Figure 4.15 Contextualised framework for buying behaviour of SMEs in Turkey

This is the stage for all results (Figure 4.14) and this framework summarises the results according to each product (Figure 4.15). The red zone is the most aversive/conservative, whereas the green zone indicates the most enjoyment. The orange and yellow zones reside between these extremes hierarchically. Therefore, the consolidated hypothesis is supported. Due to 30% greater aversive buying attitudes for intangible products in the red zone, a correlation exists between the tangibility of products and needs characteristics.

However, attributes do not always provide absolute explanations. As a matter of fact, correlation analysis shows that sector does not seem to be a factor. Neither staffing numbers, nor age is absolute attribute. Although the '30 to 39 mode' looks dominant in both the red and green zones, they don't represent a pattern. Therefore, perceptions are more telling than those antecedents. Analyses of perceptions and their causes are part of the psychology area, which includes more cognitive studies. Questions such as 'why are some needs perceived to be more interesting than others?' or 'why do SMEs act like that?' are not topics of the study here. Therefore, further research can be conducted to understand the reasoning behind this look. Inner (implicit) factors such as assumptions and values for all stages can be examined and results related to the current picture can be concluded.

In terms of generalizability, this contextualised framework showed that the lack of attributes made this outcome more powerful than is expected. With this current look, it is possible to state that SMEs do also buy in non-normative zones, when they do they spend more, and when they spend more they do this for tangible products and even in economic crisis, they compromise less for tangible products.

In order to assess its impacts on stakeholders, both of them need to be discussed. Naming the stakeholders, numerical impacts of the different buying behaviour typologies and prioritization of impacts will be calculated through probability terms. However, before going there, a validation would increase the confidence on the questionnaire and results, in other words, the contextualised framework here.

Although even realizing this carries this context from the unknown axis to known and underlines the justification of the study, because of the lack of attributes, 'which SME is which' is quite unanswered. In other words, in terms of reaching out one typology, 'how to make a query' is still open. Knowing that this part is still unknown, for stakeholders who want to contact different typologies, pull communication techniques (internet, web based announcement, mass media) will technically be more eligible to use rather than push communication techniques, because they cannot sort out the data from a source catalogue, or a government body's database, using the traditional metrics, like age, industry, size, title etc.

From an application viewpoint, this study is unique. Its greatest contribution is that it urges researchers to consider the possibility that SMEs are subjects of individual buying behaviour models, rather than traditional organisational/corporate buying behaviour models. It also suggests various buying attitudes for different products. Communication/IT devices and vehicles lead in all zones, showing that participants do not compromise for those products as they do for others. They also do not seek rationality, because they choose communication devices least aversively in the red zone.

4.5 Chapter Summary

Since there are no studies of 'SME Buying Behaviour' previously completed, generalization was an important criterion for setting the sample size and its dimensions. In an ideal world, it would be preferred to sample the data with all aspects, including all sectors and segments possible. However, budget limitations required the creation a more narrow but valid sample which is enough to generalise the results. General trade, manufacturing and construction were the first three sectors that dominated the audience in terms of employee size and number of companies. The same budget limitations did not allow conducting the survey in Istanbul. According to government data, it was justified the use of another city, Eskisehir, with its industrial property developments, yearly average employment, electric consumption and most importantly economic value metrics. In this chapter, the consolidated hypothesis was tested and it was found that the following were

supported: SMEs also buy within the leisure-routine axes and when they do, they spend more and faster as do individual consumers. Besides, even in an economic crisis environment, there were products that SMEs compromise less on and they are not necessarily perceived as highly tangible -professional- needs. The chapter ended with a contextualised framework which concludes SME buying behaviour in Turkey with its attributes. The next chapter will validate these results, while focusing on the possible impact on stakeholders, as well as suggesting possible strategies.

Chapter 5. Validation and Final Framework for Buying Behaviour of SMEs in Turkey

5.1 Introduction

The chapter will begin with a theoretical grounding of validation as a form of triangulation research. It will include a discussion between focus groups and Delphi techniques to pursue the further sections. After the selection of the 'Delphi Technique', the questionnaire design -with polarised product groups-, as well as sampling number will be justified. Results of the previous section -that summarised within a contextualised framework- will be validated by a strong agreement of the participant audience. With this confidence level, impacts of the non-normative typologies will be calculated and assessed per different stakeholders. The chapter will end with a strategy roadmap which suggests possible actions to take.

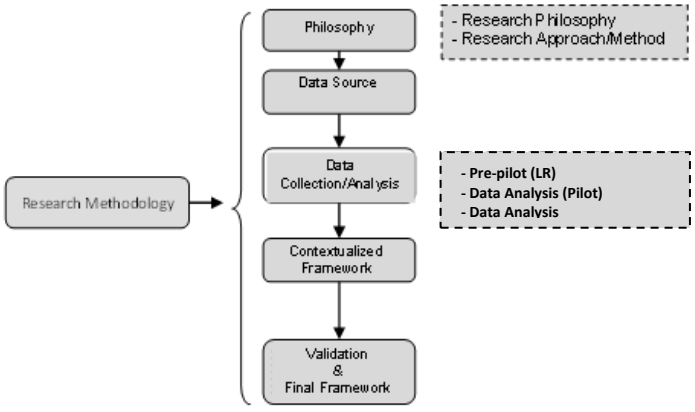


Figure 5.1 Research plan (d)

CHAPTER 5: VALIDATION AND FINAL FRAMEWORK FOR BUYING BEHAVIOUR OF SMES IN TURKEY

5.2 Validation

Validation is usually considered part of obtaining a deeper understanding of the research problem, where mixed research approaches are used. The triangulation technique is often used to validate or re-validate data through different sources (Bogdan and Biklen, 2006). In particular, multiple approaches can be involved, either singularly or combined with more than two methods (Cowman, 2008). There is some debate – given that each methodology is derived from opposing philosophical backgrounds – on the validity of this process (in other words the validity of the validator). However, considering triangulation as a facilitator in terms of seeking answers for different parts of the research questions is more common (Gethin, 2010). Ultimately, the points below regarding triangulation are still valid (Bogdan et al., 2006):

- It is the preferred line in social sciences.
- It can include both quantitative (validation) and qualitative (exploration) studies.
- It is a method-appropriate (traditional) strategy for identifying the credibility of qualitative analyses.
- It offers an alternative to traditional criteria like reliability and validity (re-validation).

Triangulation can include different methods (Figure 5.2).

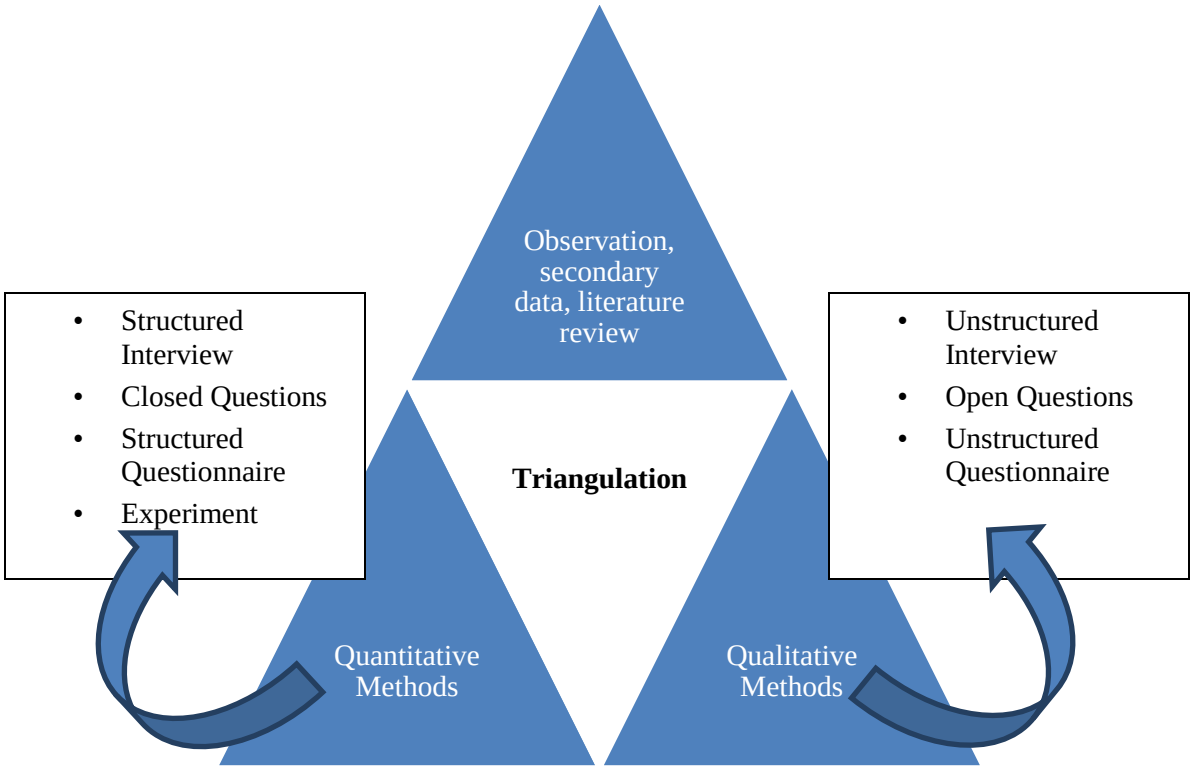


Figure 5.2 Framework for triangulation research

Through this study, observation, data and an extensive literature review have been utilized. Due to the positivist nature of the research, this stage was followed up using quantitative methods. From this standpoint, a structured questionnaire – including closed questions – was answered by 270 SME respondents; the results and findings have been considered in prior sections. Although quantitative methods are traditionally considered means of validation, practices in the social field have prompted the use of a qualitative method to re-validate the reliability of the study. Due to its usage reasoning, group facilitation (consensus) techniques have been widely accepted to serve this particular need and both focus group, and the Delphi

Method was also employed. A summary of benefits and criticisms for each method is provided in Table 5.1; apart from a few exceptions, the similarities between the two are remarkable.

Table 5.1 Comparison of the focus group and Delphi techniques

Characteristics	**References**	**Focus Group**	**Delphi Tech.**
Cascading effect: facing others' experiences triggers memories, ideas and the truth in participants.	Lindlof and Taylor, 2002; Skulmoski et al., 2007.	√	√
Common language: can be discovered to describe similar experiences.	Rowe et al., 1991; Lindlof et al., 2002.	√	√
Fence feelings of isolation: can stimulate possible lack of voice in the audience.	Rowe et al., 1991; Tracy et al., 2006.	√	√
Pleasing the moderator: the possibility of pleasing rather than offering their own opinions.	Rushkoff, 2005.	√	
Anonymity of participants: prevents possible social pressure and the halo effect.	Comes by its definition originated by RAND Corporation.		√
Relatively inexpensive.	WOUNDS; Okoli and Pawlowski, 2004		√
Flexible: can be combined with both qualitative and quantitative techniques.	Rowe et al., 1991; Skulmoski et al., 2007.		√

LEGEND	Favourable	√
	Unfavourable	√

From a re-validation perspective, the Delphi technique offers a more favourable stance. The technique was developed for a military project by Olaf Helmer, Norman Dalkey, and Nicholas Rescher in association with the RAND Corporation in 1959, and is widely used in operational research, as well as foresight studies (Cuhls, 2011). From the 21st century, it has also come to be positioned as a powerful tool for concept and framework development (Okuli et al., 2004). Thus, the focus of the Delphi study affects the way of conduction (Skulmoski et al., 2007). There are two schools of thought on this:

- The 'typical, classical, original, standard' Delphi method follower promotes strict rules for a study to be considered as true. This group positions the Delphi technique as the ultimate method, rather than a supplementary tool. Therefore, according to Cuhls (2011), attributes include the full research cycle, from literature review to analysis (Wechsler, 1978; Hader and Hader, 1995).
- Others show that the technique can be modified to meet a study's needs. The greater the departure from the original Delphi, the more likely it is to be a part of triangulation (Adler and Ziglio, 1996; Delbeq et al., 1975; Linstone et al., 1975; Skulmoski et al., 2007).

Design

The nature of this study is more unusual and unlike the traditional approach because of its re-validation basis. Despite the quantitative study validation's based yield, the aim is to challenge the source; in other words, whether it is possible to validate the validation of the validator. Therefore, the objective falls into the second category above, and the relevant design attributes for this are listed below (Skulmoski et al., 2007):

- Questions: technically, questions can be both broad and narrow. They can also be more structured to navigate respondents towards a certain goal. The ultimate goal here is to probe the respondents' confidence level about the results obtained from their answers, as well as any possible reasons for giving their answers that they can recall.
- Number of participants: there is wide range in the sample size in Delphi studies. Larger samples can bring more convincing results, however smaller ones can also be used, and samples of as little as three people are not uncommon.
- Number of rounds: the number of rounds depends upon the purpose of the study. A rating of two or three is sufficient for most research where Delphi is concerned; however it is not clear whether this increases the accuracy of the group decision (Murphy et al., 1998). For validation purposes within a homogeneous sample, it is common to conduct only a single round via the Delphi method (Hartman and Baldwin, 1995).

- Mode of interaction: except for regulative necessities, e.g. government, interaction is solely conducted online.
- Results: due to its flexible nature, question types can vary across a wide selection. Therefore, the analysis is directly related to the question types. Consolidated answers of the open-ended questions will lead to further behavioural research, including that related to cognitive psychology, whereas Likert-scale questions will help to build a confidence level for the field results.

In light of the information gathered, a questionnaire has been prepared, as shown in Appendix 4. Table 5.3 was used to prepare the questionnaire, and was derived from the original results in Table 5.2. It intended to collect nine responses within nine columns. Different zones – regular and dotted – signify the two different product groups shown in the questionnaire. The regular zone is dominated by yellow, whilst the dotted zone is dominated by gray. The difference between yellow and gray is the polarization of the original scores. In other words, it shows whether the item is favourable in terms of buying attitude or not. Yellow shows the upper half (top six out of twelve products), while gray shows the rest. For instance, IT appears in seven yellow columns out of nine.

Questionnaires in Microsoft Word format, as well as its Surveymonkey.com version, were sent out via email, along with a covering letter, to nine randomly selected previous participants. Although the response rate is significantly low with email

requests in general, it was expected that a higher rate would be seen with an already-primed audience. The email also included the option to be excluded from the validation study. In this case, the subject was replaced with a new participant.

Table 5.2 Distribution of the buying attitude scores with different attributes: Wilson (2000) and Kotler questions

Product	W1	W2	Econ.	K1	K2	K3	K4	K5	# resp.
Refreshments	4.15	2.95	1	2.73	2.64	2.76	3.21	5.06	240
Location	2.29	2.65	1	2.48	3.79	1.64	3.15	2.03	106
Furniture	2.5	3.28	1	2.65	2.58	2.09	2.75	3.63	244
Vehicle	2.68	3.07	1	2.37	3.06	2.09	2.91	2.85	182
CT	2.97	2.96	1	2.69	3.22	2.31	3.01	4.28	255
IT	3.02	2.99	1	2.67	2.86	1.97	2.74	3.59	227
Spec. IT	3.64	2.33	-1	2.38	3.79	1.85	2.85	2.62	39
TV	2.48	3.78	-1	2.48	2.92	2.42	3.03	3.91	120
Insurance	3.81	2.74	-1	2.21	2.37	2.16	2.4	3.45	194
Financial S.	3.58	3.02	-1	1.73	2.15	3.1	2.31	2.49	109
Consulting S.	3.11	3.31	-1	2.2	2.59	1.96	2.47	3.12	75
Ad S.	3.69	2.93	-1	2.31	2.37	1.81	2.61	2.65	147

Table 5.3 Grouping of Table 5.2 in terms of buying attitude scores: A (regular zone) and B (dotted zone)

Delphi	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Product	W1	W2	Econ.	K1	K2	K3	K4	K5	# resp.
Refreshments	4.15	2.95	1	2.73	2.64	2.76	3.21	5.06	240
TV	2.48	3.78	-1	2.48	2.92	2.42	3.03	3.91	120
Furniture	2.5	3.28	1	2.65	2.58	2.09	2.75	3.63	244
Vehicle	2.68	3.07	1	2.37	3.06	2.09	2.91	2.85	182
CT	2.97	2.96	1	2.69	3.22	2.31	3.01	4.28	255
IT	3.02	2.99	1	2.67	2.86	1.97	2.74	3.59	227
Location	2.29	2.65	-1	2.48	3.79	1.64	3.15	2.03	106
Special T.	3.64	2.33	1	2.38	3.79	1.85	2.85	2.62	39
Insurance	3.81	2.74	-1	2.21	2.37	2.16	2.4	3.45	194
Financial S.	3.58	3.02	-1	1.73	2.15	3.1	2.31	2.49	109
Consulting S.	3.11	3.31	-1	2.2	2.59	1.96	2.47	3.12	75
Ad S.	3.69	2.93	-1	2.31	2.37	1.81	2.61	2.65	147

Action

10 SMEs are invited to participate in questionnaire (Appendix 4), and all of them agreed. As planned, the results were collected through the Surveymonkey.com website, and sorted using Microsoft Excel (Table 5.4).

The answers ranged between 'Not very surprised' and 'Not surprised' (respectively 4 and 5 out of 6 on the Likert scale, where 6 referred to 'Not surprised at all'). The main goal was to test the primary outcome of the survey with the 270 participants. It was found that the results embraced the outcome very well, because very little significant push-back was recorded.

This stage was deliberately limited to a small number of respondents. Therefore, while it emphasizes the highlights of the study, standard deviation and variation metrics were not relied upon. Ultimately, not only the numeric values but also the verbal statements show significant similarities, which suggest a consensus among SMEs. For instance, neither participant breakdown nor answer breakdown include any average with 1, 2, 3 or 6.

Thus, the comparison between participants, as well as the answers can be challenging. However, the following attempts are made for the sake of a relative effort. For instance, the most-agreed findings were number 1 (the perceived professional meaning of Group A products) and 4 (the importance given to brand

with Group A products), where the least was number 9 (80% of the unanswered survey questions belonged to Group B). On the other hand, it was remarked that participants 7, 8 and 9 ('Not surprised') were polarised with participants 4, 5 and 6 ('Not very surprised'), respectively from highest (4.8) to lowest (3.7). Title (owner/partner) was similar for all, which was also aligned with the survey results, especially in terms of SMEs with fewer than 50 employees. Sector also appears not to be a factor in terms of the 'slight' polarization identified above. However, in line with the survey results, number of employees can be linked with this. Higher number of employees equates to higher agreement with the survey results, which also indicates higher awareness, as well as wiser spending habits, which is as shown in the survey results. It was noted that lack of awareness had possible effects on buying behaviour, and this will be discussed further in later sections.

CHAPTER 5: VALIDATION AND FINAL FRAMEWORK FOR BUYING BEHAVIOUR OF SMES IN TURKEY

Table 5.4 Test results

	Participant 1	Participant 2	Participant 3	Participant 4	Participant 5	Participant 6	Participant 7	Participant 8	Participant 9	Participant 10	Average
Answer 1	Not surprised	Not surprised	Not surprised	Not much	Not much	Not much	Not much	Not surprised	Not surprised	Not surprised	*4.6/6*
Details 1	The ingredients of Group A are used anytime during the day.	Consumed more frequently, more trivial and important	More typical needs	Group A lists must-to-have products.	More relevant	Daily needs	SMEs' limited budget covers Group A easier.	Group A lists the ABC of the procurement list.	Mandatory for life.	It includes more fundamental needs comparing to Group B.	
Answer 2	Not much	A bit surprised	Not surprised	Not much	Not much	Not much	Not surprised	Not surprised	Not surprised	Not surprised	*4.4/6*
Details 2	More expensive, but also risky	It requires more solid knowledge base, not every SME can figure it out the outcome.	I can't name Group B as a valid (always needed) set of need.	Group A is more important.	Group B is not needed much.	Group A is safer. We know what we buy/what we get easier. Group B is not easy to assess the value.	Group B includes pricy, upper segment products.	Group B is upper segment, not every SME can afford.	Not every SME can access the value behind the Group B.	Financial services' and 'Consulting' are advanced needs.	
Answer 3	Not surprised	Not surprised	Not much	A bit surprised	Not much	A bit surprised	Not surprised	Not surprised	Not surprised	Not surprised	*4.4/6*
Details 3	Crisis cannot affect the daily needs much.	Group A is always needed.	I would say Group B is seen as unnecessary.	Group A is more tangible.	Group A is more needed.	Because of the size of the SMEs.	Group A is more needed.	Inflation affects Group B more.	Prices are more stable with Group A.	Crisis cannot affect fundamental needs much.	
Answer 4	Not surprised	Not surprised	Not surprised	Not much	Not much	Not much	Not surprised	Not surprised	Not much	Not much	*4.5/6*
Details 4	Brand is more associated with Group A.	Brand means trust.	Brand assures the trust better.	I agree, brand is more important in Group A.	More frequently used.	Group A requires quality that usually brand assures.	Quality is more standardized with brand in Group A.	Group A is s bit show off. Relevantly, rand is safer to secure this.	Brand is more attractive for Group A.	Brand looks good on TV, IT and vehicles.	
Answer 5	Not sur. at all	Not surprised	Not surprised	A bit surprised	A bit surprised	A bit surprised	Not surprised	Not surprised	Not much	Not much	*4.3/6*
Details 5	Cheaper products	Cash is more advantageous in Group A.	B is not necessary and cash won't make difference that much.	Group B can have more budgetary nature.	I am not quite agree.		Group A is cheaper, in terms of selling price.	Group B is more expensive.	Group A is more affordable.	Cash makes difference in Group A.	
Answer 6	Not much	Not much	Not much	A bit surprised	Not much	Not much	Not much	Not surprised	Not surprised	Not much	*4.1/6*
Details 6	It's must-to-have	Daily needs are not questioned much.	Daily needs are easy to act fast.	Group a is more tangible and more suitable to purchase fast.	Unquestioned needs behind Group A forms the buying attitude.	Daily needs	Less spending by its nature	Cheaper	The renewing cycle is faster.	Tangibles are always subject to buy faster.	
Answer 7	Surprised	Not surprised	Not much	Not much	A bit surprised	Not much	Not surprised	Not much	Not surprised	Not much	*4.0/6*
Details 7	Opposite should be more relevant. Humor in financial services' ads inspires	Human being attracts humor better.	Not boring	Humor is more human.	Comedy delivers the message better.	More catchy.	People feel closer to ads with humor.	That's because we watch TV much.	It's easier to remember.	Humor on TV ads counts.	
Answer 8	Not much	Not surprised	Not surprised	Not much	Not much	A bit surprised	Not surprised	Not much	Not surprised	Not much	*4.3/6*
Details 8	Close relationship with a vendor secures the trust better.	It usually comes with extra advantages.	Trust makes us feel better. Plus, service/support is much easier.	It has more benefits.	It's an habit, a culture.	The need of trust with Group B is higher than Group A.	Trust	More benefits	Warranty is default with Group A.	Sincerity	
Answer 9	A bit surprised	A bit surprised	Not surprised	Not much	A bit surprised	A bit surprised	Not much	Not surprised	Not surprised	Not much	*3.9/6*
Details 9	Lack of importance or knowledge	Lack of knowledge and interest	Lack of knowledge	Ad services should be more important.	SMEs don't know about Group B and its benefits much.	Lack of knowledge and interest	Lack of knowledge	No one thinks about Group B, lack of interest.	Lack of knowledge	Lack of intelligence about Group B	
Average	*4.2*	*4.6*	*4.7*	*3.7*	*3.7*	*3.6*	*4.7*	*4.8*	*4.8*	*4.3*	***4.3/6***
	Not much surprised	*Not surprised*	*Not surprised*	*Not much surprised*	*Not much surprised*	*Not much surprised*	*Not surprised*	*Not surprised*	*Not surprised*	*Not much surprised*	***Not much surprised***
Name	Fatih	Mustafa	Fatih	Hakan	Metin	Çağrı	Fuat	Halim	İlker Metin	Mehmet	
Surname	Yurdakul	Atmaca	Koçak	Aydın	Yüksel	Sevi	Aksoylu	Yüksel	Tunç	Şafak	
Title	Owner	Partner	Owner	Owner	Owner		Partner	Manager	Owner	Owner	
Company	Yurdakul Ticare		Defne Kırtasiye	Firuze	Yüksel İnşaat	Özcan Büro Mo	Aksoylu Makine	Yüksel Makine	Tunç İnşaat		
Sector	Trade	Trade	Trade	Trade	Construction	Manufacturing	Manufacturing	Manufacturing	Construction	Trade	
# of emp.	8	9	4	1	9	25	80	48	30	6	

Analysis of answers

1) Group A products address more typical, more relevant, more fundamental, more important, more quickly consumed, but less professional needs compared to Group B.

2) Group B lacks value. It is not only more expensive, but also more risky.

3) Group A items are perceived as crisis-proof needs: SMEs do not compromise on these even during a crisis.

4) Brand is more associated with quality, as seen in Group A.

5) SMEs believe that cash makes most difference in Group A, and thus act accordingly.

6) Very similar reasoning to 1.

7) Humour in advertisements rules in any condition. No one objected about this statement; however its notes did not look like special to only Group A either.

8) Participants believe that warranty usually comes with Group A products by default. Therefore, a close relationship with vendors can make a difference in terms of trust or more benefits in Group B.

9) Lack of knowledge ranked highest in Group B, as well as lack of interest, followed these.

Except for one answer (Participant 1/Detail 7) out of 90 entries, no one disputed the groupings. because there was a high level of agreement regarding the results, a second round was not seen as a necessity, in line with some of the examples mentioned in the literature review.

5.3 Impact Analysis and Final Findings

To analyse the impact, a graph was created with regards to the orange normative zone (Figure 5.3). Fewer than 10% of the answers in the red and orange zones came from the first modes. Two normal distributions are bimodal only if their means differ by at least twice the common standard deviation (Schilling et al., 2002). The means of the first modes in the red and orange zones are 0.5 and 0.6, respectively. The difference between their means and the first modal mean is 2.0 and 2.1. These are less than double the standard deviations of the same zones, 2.4 and 2.6. The confidence level applied to the mean values of the zones is 95%. The results show variation between 3.3% and 5.4%, making the system reliable.

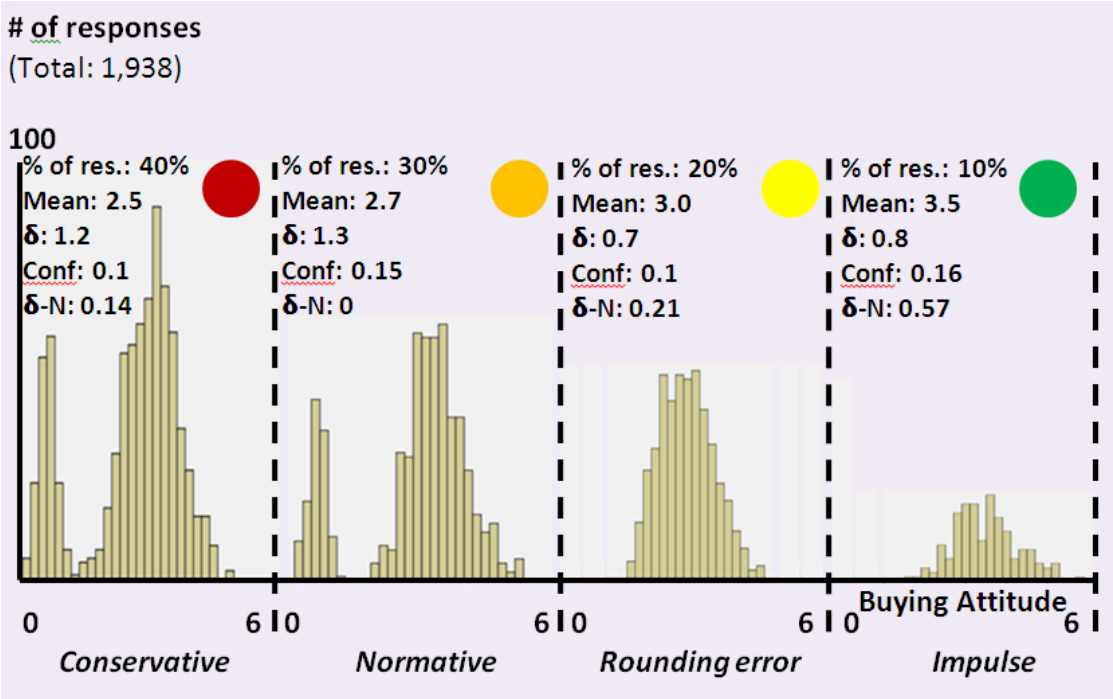


Figure 5.3 Response breakdown

σ-N symbolizes the standard deviation between a non-normative (green, red, and yellow) zone and a normative zone. Accordingly, σ-N of the normative zone remains zero, whereas the others vary from 0.14 to 0.57. These numbers are derived from the mean values of the buying attitude survey results for the zones. The smaller variation in σ-N represents a smaller buying attitude factor, which suggests greater aversive buying attitudes compared to other areas; this is closer to the normative reference that was expected to be favoured. In other words, the σ-N figures are risk factors, where lower is better for a purchaser. For example, as a risk factor, this is true for 0.57 and 0.14. σ-N of the red zone is smaller than in the green zone, and thus more

aversive and closer to the normative reference. However, magnitudes are not always enough to summarise this value as the impact of risk. In spite of this, the risk impacts of the red and green zones are equal. In other words, risk factors and risk impacts are different metrics, and the latter is useful here. The histogram shows the response breakdown of the answers that should support risk information.

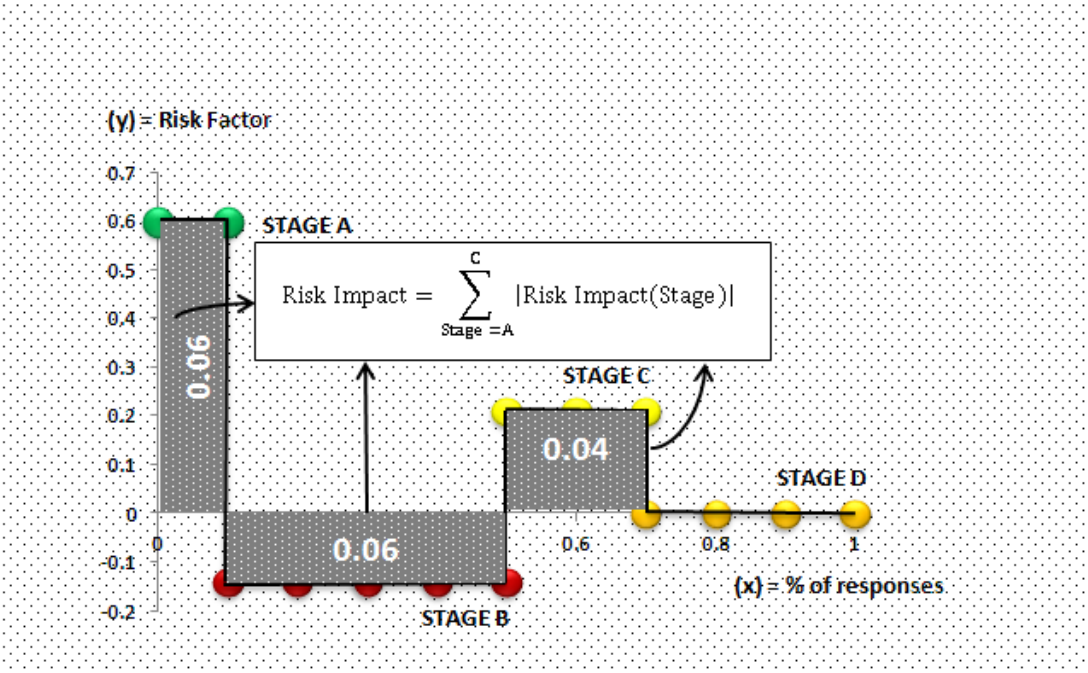


Figure 5.4 Risk impact map (Maple View)

To widen the discussion, a risk impact map was derived from the percentage breakdown of responses and risk factors (Figure 5.4). The dark gray areas with white dots represent the weighted risk factors and the risk impact. This graph also shows a new colour order, ending with the orange zone's zero-risk impact and representing absolute procurement maturity. With regards to the risk impact of the green and red

zones, they are both 0.06, representing bigger risk impact than the yellow zone, which is 0.04. This places the yellow zone in line with the orange zone. Risk type places the risk impact of the red zone after the green zone, and the risk type here differs from both the green and yellow zones.

According to the consolidated hypothesis, the difference occurs in the direction of the buying attitude. The red zone's buying attitude should always be smaller than the orange zone, while others should be bigger than the same normative zone. Using buyers as an example, upper-normative risk impacts show negative risk, while lower-normative risk impacts (red zone) show positive risk. For marketers, the conflict of interest with buyers results in opposite risk types. To improve procurement or marketing strategy, they should both mitigate the negative risks and enhance the positives, but at different levels. The green zone, coded as impulse buying behaviour in earlier sections, is a threat (negative risk) for buyers, but an opportunity (positive risk) for marketers.

This approach places the red zone at the second rank. Taking this further, even though the red zone's impact factor is bigger than the green zone's, its position should be maintained because of its reactive nature. The reason for this is that the reactive nature has either an opportunity or opportunity cost, but no direct cost already accrued, as in the green zone. This new colour order is an important step to prioritizing both losses and potential gains; it summarises the stages that should be

considered first. With the expectation that this path will remain the same for other regions in the world, the word ‘maple’ can be applied to the risk cycle. This is because, despite its different cultivars, the majority of sugar maple tree types are known as having leaves that change colours from green to red, unlike many other trees, and then to a yellowish orange before they fall (Lockart et al., 1998). In this manner, this risk impact cycle can be referred to as the ‘Sugar Maple View’.

The epsilon of the zonal risk impacts’ absolute values is the risk impact of the system. This was calculated as 0.16 from the absolute values of stages A, B and C. However, this value needs to be compared with the entropy of the system. The maximum risk impact of the system can be calculated using the maximum possible σ. The maximum possible σ arises when 100% of respondents choose non-normative zones, meaning that the orange zone does not exist. The Likert-scale-based axis maximum and minimum were 6 and 0 respectively. The σ of six and zero values gives 4.2 as the risk entropy of the system. Thus, it is known that at 0-point risk impact the risk possibility is 0%, whilst at 4.2-point risk impact the risk possibility is 100%.

To estimate the risk possibility that comes from the most likely value, 0.16, triangular estimation was used to provide a beta distribution. Hypothetically, beta distribution can lead to a linear demonstration or curves with various shape and scales. Especially when the skewness is expected to be high, either positive or

negative, beta distribution is widely used to model probability densities in risk analysis, as well as strategic planning (Moitra, 1990). The formula set was applied below to attain $\mu, \sigma, v, \hat{\alpha}, \hat{\beta}$, as 0.8, 0.7, 0.5, 0.9, 3.4 respectively, when a = 0, b = 0.16 and c = 4.2.

$$\mu(X) = \frac{a + 4b + c}{6} \qquad \hat{\alpha} = \bar{x}\left(\frac{\bar{x}(1-\bar{x})}{v} - 1\right),$$

$$\sigma(X) = \frac{c - a}{6} \qquad \hat{\beta} = (1-\bar{x})\left(\frac{\bar{x}(1-\bar{x})}{v} - 1\right)$$

where;

$$\bar{x} = (\bar{x} - a)/(c - a)$$

$$v = v/(c - a)^2$$

Using the previous four variables within the following probability density function of beta distribution, where

$B(\hat{\alpha}, \hat{\beta}) = \Gamma(\hat{\alpha})\Gamma(\hat{\beta})/\Gamma(\hat{\alpha} + \hat{\beta}) = 1/\int_0^{4.2} u^{\hat{\alpha}-1}(1-u)^{\hat{\beta}-1}du$, a highly positive skewed curve was delivered. Beta is a form derived from gamma distribution, where c is a known figure and is not infinite.

$$PDf(x; \hat{\alpha}, \hat{\beta}, a, c) = \frac{1}{B(\hat{\alpha}, \hat{\beta})} \frac{(x-a)^{\hat{\alpha}-1}(c-x)^{\hat{\beta}-1}}{(c-a)^{\hat{\alpha}+\hat{\beta}-1}}$$

The graph (Figure 5.5) shows that 80% of the possibility density appears under the standard deviation area. When this probability density formula is used to construct a cumulative distribution, the percentage demonstration is found, out of 100% of the sample, is most likely to be 0.16, representing the risk score, as the prevalence of the abnormal presence, of the sample. Because there is no CDF (cumulative distribution function) with real numbers for beta distributions, a scale number of 0.01 was used to derive both the equation and the graph.

$$CDf\left(x;\hat{\alpha},\hat{\beta},a,c\right)=\sum_{i=0}^{100x}\left(\frac{1}{B\left(\hat{\alpha},\hat{\beta}\right)}\frac{(0.01i-a)^{\hat{\alpha}-1}(c-0.01i)^{\hat{\beta}-1}}{(c-a)^{\hat{\alpha}+\hat{\beta}-1}}\right)$$

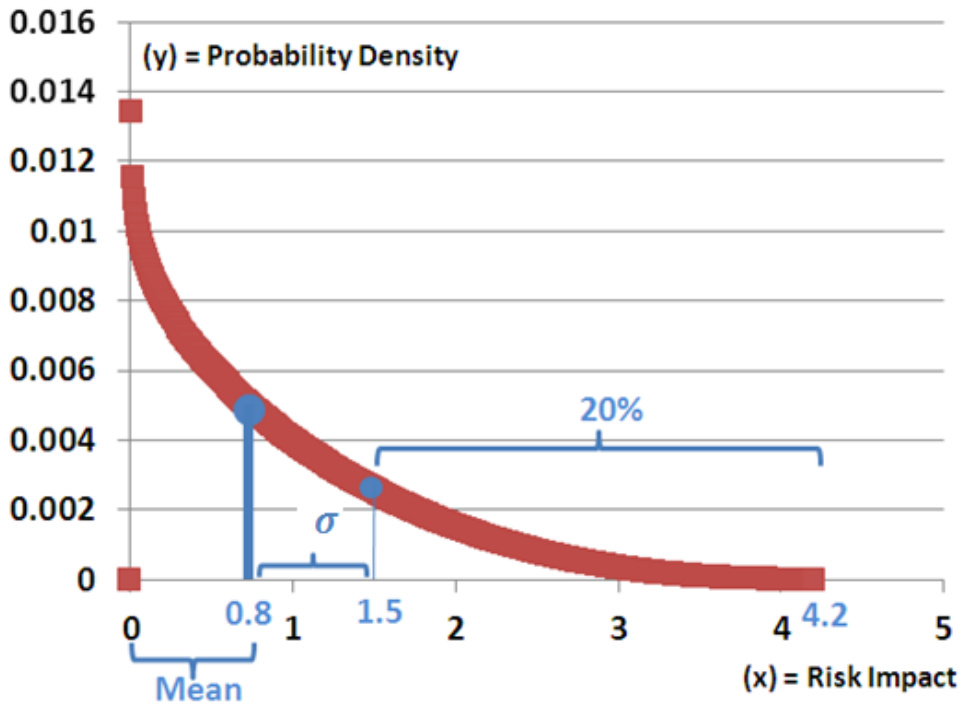


Figure 5.5 Probability density

The risk score of the sample under economic crisis is 16% (Figure 5.6). All formulas are replicated starting from the Maple View for non-economic crisis samples, and calculated the risk impact and risk score values as 0.21 and 20%, respectively. Due to the relatively small difference, a change in $\hat{\alpha}$ and $\hat{\beta}$ values was not noticeable.

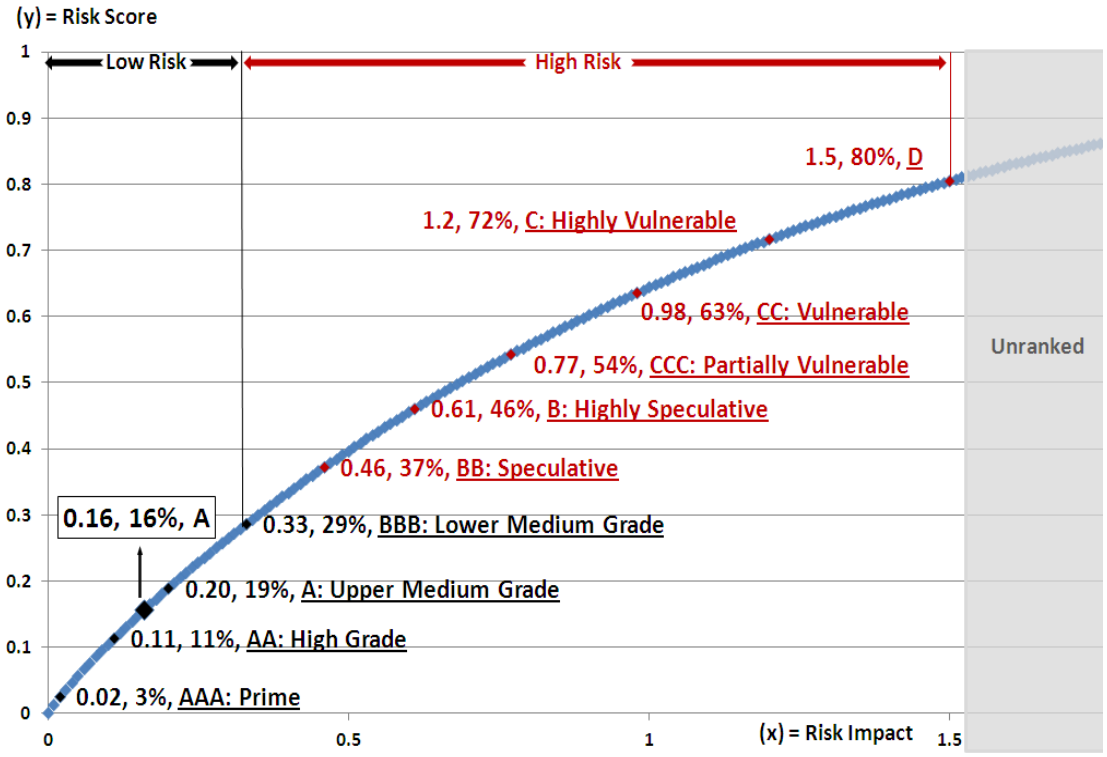


Figure 5.6 Risk score grid

Bearing in mind that even few deviations from targets can affect a business in this current competitive era, having a two-digit variation can be quite crucial for a company and should definitely be considered as a yellow flag by stakeholders. Especially for larger procurement risk scores, to protect national capital value, policy

makers or SME segment bodies can trigger further research to understand why SMEs do this. They can also initiate an awareness campaign to promote wiser spending among SMEs. Due to their conflict of interest, marketers should re-evaluate their current marketing plans to SMEs and ensure they cover non-normative buyers, because failing to do so can lead to an unmanageable strategy, with revenue losses up to 16%.

Inspired by credit agencies like Standard & Poor's, a grading system was developed (Standard and Poor's, 2011). Because there is no absolute objectivity within these offerings, the current body of knowledge should be challenged. As shown in Figure 5.6, the right side of the standard deviation is excluded, which means that 20% of the risk scores – the tail – are not graded. The remaining 80% is divided into 10 equal parts for 10 grades (Figure 5.6). Each grade results in 8% intervals. Given the positive skew, the risk impact delta increases as the risk scores increase. For example, while the delta of the risk impact is 0.3 between CCC and D, it is only 0.09 between AAA and AA. According to the risk score, two different samples show 16% and 20% risk scores as A and BBB grades, respectively. It is notable that BBB is only a grade higher than the high-risk area.

Research implications

Behaviourists

Attributes do not always provide adequate explanations. As the correlation analysis shows, sector does not seem to be a factor. Staffing numbers and age are not absolute attributes either. The 30 to 39 mode is dominant in both the red and green zones. Therefore, perceptions are more telling than attributes. Analyses of perceptions and their causes are part of the cognitive psychology field, which includes complex studies by nature. Questions such as 'why are some needs perceived to be more important than others?' are not topics of scrutiny here. Therefore, behaviourists can conduct further research to understand the reasoning behind this map. They should explore inner (implicit) factors such as assumptions and values for all stages and yield results related to the current picture. Qualitative techniques can help within this context.

Behaviourists can generate different sub-products to determine more detailed perspectives. For example, the IT section can be divided into many components, including cloud computing, desktop applications and security. It can also be applied to various countries and regions to probe differences and similarities. This provides a chance to see whether SMEs talk the same purchasing language around the world. Are they really smaller versions of large corporations and, like individuals, do they impulse buy outside of rational reasoning?

If the risk impact increases more in a Middle Eastern country, and the survey includes a risk impact of 0.8 instead of 0.16 after replicating all formulas used in this study, a more negatively skewed probability density would be observed (Figure 5.7).

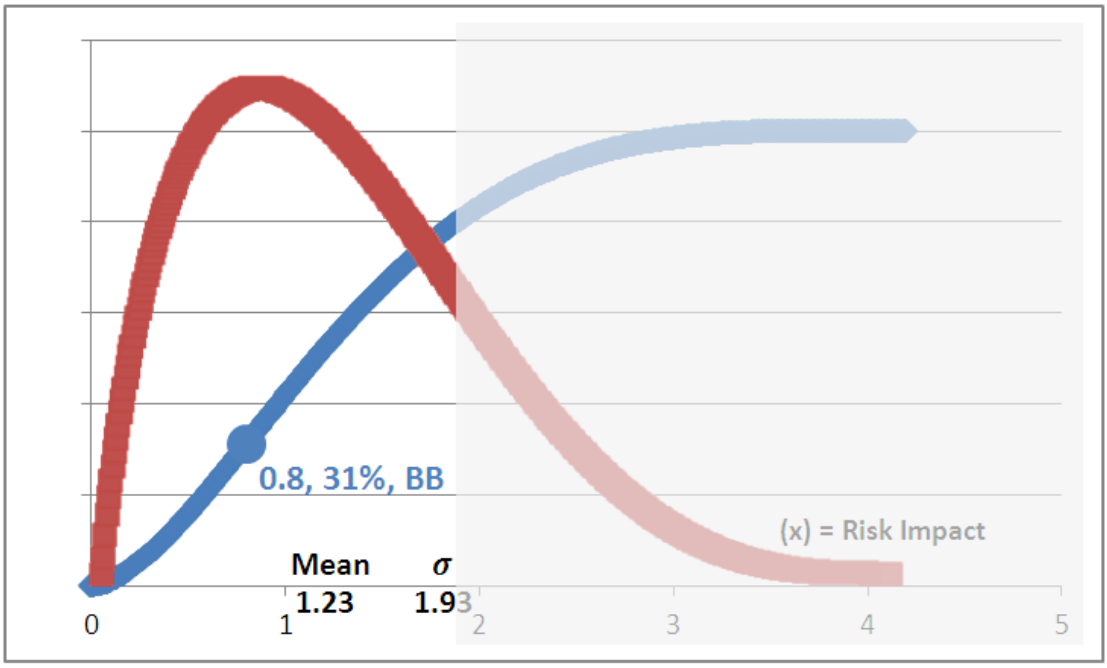


Figure 5.7 Probability density and risk score grid (non-crisis status)

The cumulative distribution shows that 0.8 ties with a 31% risk score with a BB grade, which is in the high procurement risk zone. It is notable that with risk impact intervals 0 and 4.2, the risk entropy and magnitude of the standard deviation do not change. Due to the grading scheme, the risk score and grading relationship remains the same. For example, 31% always falls into BB. What changes is the risk impact figure tied to 31% – which is 0.8 here.

Policy makers can conduct research to understand the reasons for inefficient procurement practices in the region and make awareness a wise action. Unlike marketers, government bodies and SME owners can be interested to hear more about the reasoning. For marketers, being aware of non-normative stages and planning a strategy according to the opportunity are the vital factors.

Management Implications

Marketers

Technology marketers can explore whether SMEs seek a rational reason for buying technology, as individuals do. Except for 'refreshments', they are more eager purchasers than they are for other products. They compromise less for communication devices, vehicles, and refreshments. Once marketers realise this, they can adjust their strategies in terms of marketing communications and branding. They cannot need to justify each campaign they design to sell IT, or position it towards the understanding that SMEs always favour low-cost products.

Marketers should note that SCOs do buy for both office and home needs. Once they buy a computer for the office, for instance, they tend to buy the same brand and/or model from the same vendor for the home. IT marketers can want to remember that when they win SCOs, they win in terms of both office and household needs; the SCO

is the natural purchasing manager of the household, especially in terms of big-ticket products such as computers and vehicles.

In practice, marketers can access a cloud system and make queries using a situational simulator with different attributes to understand the changing position of buying behaviour for different products in different zones. Except for some partial attributes like company size, year of establishment and education level of the company owner, there are no clear, absolute parameters to define the stages clearly. It can be challenging to formulate traditional marketing data queries and reach targets easily, which makes the push strategy difficult to apply in comparison to pull strategies. However, this study has shown that non-normative customers have three buying behaviour characteristics. What and how they buy in terms of preferred brands, marketing communications, payment methods, sales points and response times are known. What marketers need to do is make sure they have a presence with regards to all possible matches in terms of price-product-place-promotion, and all possible combinations targeting non-normative stages.

SMEs

There is an opportunity for confrontation between SME managers and procurement practices. In this respect, 360-degree assessments are widely used in human resources and organisational development.

A procurement version probes needs assessment, and hypothetical questions can be answered to benefit the owner of the company. For instance, a real-life example can be given with respect to a randomly selected subject of this study (Figure 5.8). The respondent is a manager, male, married, 30 to 39 years old with a community college degree, and his business is an SME construction company with between 10 and 49 employees. A one-page procurement analysis report can be generated upon completion of the survey and sent to the particular respondent to compare sector averages. Once the risk impact factor has been calculated with help of the Maple View, it results in 0.23 and 0.34 for economic crisis and non-crisis views, respectively. Turkey's procurement risk score graph puts these scores into the BBB and BB grades, where both are a letter below Turkey's average, and the latter is in the high-risk zone. What SMEs can do here is to start thinking about possible effects, and whether they should tolerate them.

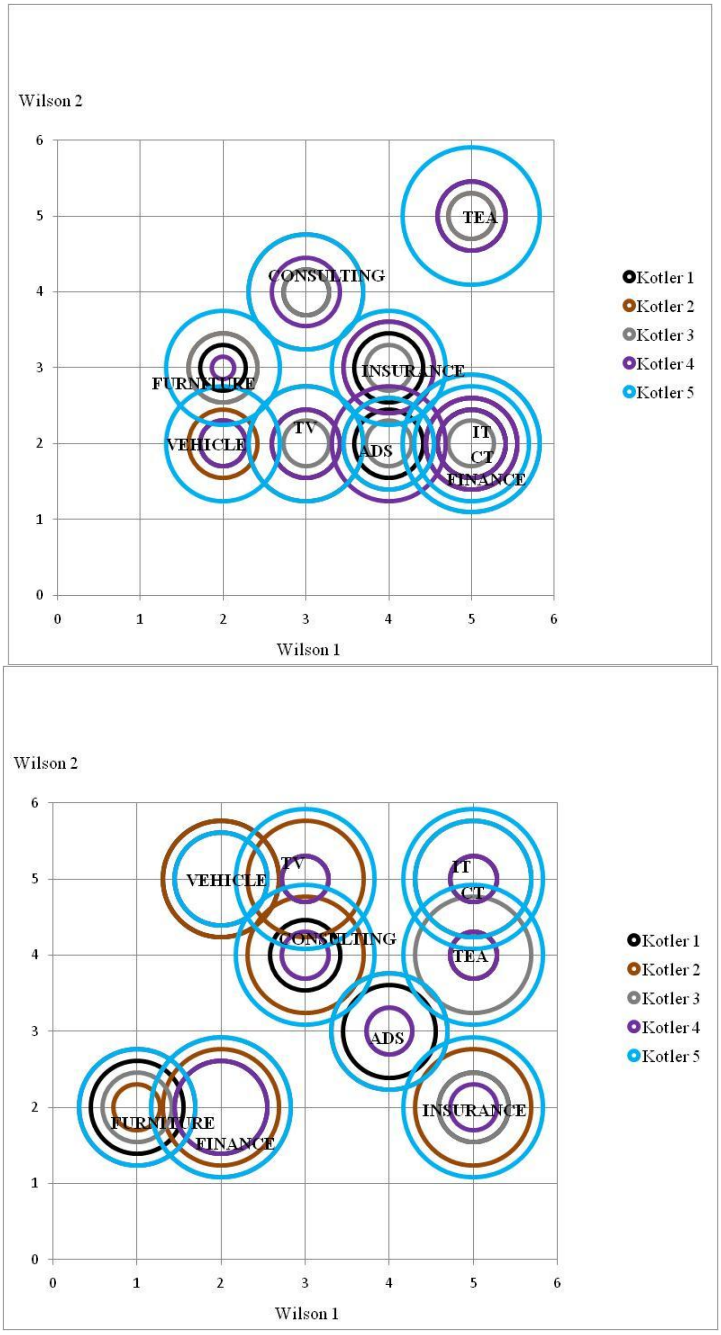


Figure 5.8 Product breakdown report for an SME: economic crisis (top) vs. non-crisis status(bottom)

Table 5.5 Comparison of respondent vs. sector averages

Product #	1	2	3	4	5	6	7	8	9	10	11	12
Wilson 1	5	0	1	2	5	5	0	3	5	2	3	4
Wilson 2	4	0	2	5	5	5	0	5	2	2	4	3
Kotler 1	2	0	4	5	2	2	0	2	3	4	3	4
Kotler 2	2	0	2	5	5	5	0	5	5	5	5	5
Kotler 3	5	0	3	4	5	5	0	2	3	6	2	2
Kotler 4	2	0	5	4	2	2	0	2	2	4	2	2
Kotler 5	6	0	5	4	5	6	0	6	6	6	6	5
Mean	3.4		3.8	4.4	3.8	4.0		3.4	3.8	5.0	3.6	3.6
Wilson 1	4.4	3	3	3.4	3.7	3.8	3	2.2	4.2	3.2	3.3	4.3
Wilson 2	2.9	4.1	3.1	3.3	2.9	2.8	3	4.3	3	3.2	3.3	3
Kotler 1	2.2	2.7	3.2	3.6	3.1	3.5	3	3.1	2.7	3	3.5	2.7
Kotler 2	3.8	3.8	3.2	3.8	3.7	3.7	5	4.3	2.8	3.2	3.5	3
Kotler 3	3.9	1.3	2.8	2.4	3.2	3.1	3.5	3.2	2.2	3.5	2.7	2.1
Kotler 4	3.2	3.4	2.9	3.3	3.1	3.3	3	3.7	2.7	3.3	3.5	2.8
Kotler 5	5.7	3	4.5	4	5.5	5.2	4	5.1	4.5	3.8	5	4
Mean	3.8	2.8	3.3	3.4	3.7	3.8	3.7	3.9	3.0	3.4	3.6	2.9

The economic crisis and non-crisis statuses show that products move into the green area (upper right corner), aligned with construction/10 to 49 employee companies, and all respondents. However, the magnitudes increase by 34% compared to the average growth (Table 5.5).

Similarly, the non-crisis magnitudes of buying attitude are 11% and 13% larger than the construction/10 to 49 employee SMEs, and all respondents, respectively. Company owners can want to know this information, and consider the explanation for it.

The excitement breakdown for products also differs from the metrics mentioned previously. For example, television becomes less aversive, while the Communication/IT device category was stable. Enjoyment of financial services is 5 out of 6, and 45% above the sector average. The latter can be explained with reference to the need to collaborate with banks and find good deals to sell properties.

5.4 Final Framework for Buying Behaviour of SMEs in Turkey

This study makes the unknown -or tacitly ignored- buying behaviour typologies in SMEs to known. Known was defined as the normative typology, where the unknown was the non-normative stages where it covers 70% of respondents. According to this breakdown, SMEs act like consumers.

SMEs are dominated by small, below 10-employee, companies by all means; in terms of number of recruited employees, number of companies and economic value. Therefore, in order to generalise a fact about SMEs, this group data is enough. However, although knowing this fact, our data was not randomly selected, because of two reasons.

A random data that statistically can include a meaningful number of participants (30 participants for each) from other size of SMEs (medium and upper medium) would need to have thousands of companies (not 270) which would make the study out of budget. On the other hand, once a data came with an enough number of data for each segment,

as well as industry, it gave the chance to realise either size or industry is a factor or not on buying behaviour of SMEs.

Correlation analysis showed that not only size or industry, but also other attributes (title, age and education) are not factors on buying behaviour of SMEs, where the details and possible reasons explained in previous chapter.

This is also the reason that those descriptive attributes were not included neither in the validation part that is ran in this chapter, nor in the final framework (Figure 5.9). They are significantly polarised so they can't be factors. In other words, although validation is about the contextualised framework which was yielded from the questionnaire, validation does not have to validate the ineffective elements, where the other reason is that low possibility of misunderstanding in general, with the descriptive parts that do not include Likert-scale.

What contextualised buying behaviour framework of SMEs in Turkey expresses can be summarised:

- Unknown is not unknown anymore
- 70% of the audience are non-normative buyers.
- Colour code shows the buyers' eagerness, where green is the high, red is the low.
- Except 'Company age', 'Sector', 'employee size', 'title', 'education' and 'age' are not significantly correlated with typologies.

Despite the fact that the necessity of a validation after a quantitative study is not usually considered significant, to double check the understanding of the other part of the survey questions, especially with the Likert-scale results about products that can be expended to many extents through calculated figures, this was considered to be a meaningful step. As a result, it was found that the validation embraced the outcome very well, because very little significant disagreement was recorded, where highlights are shown below:

- There is a low interest in 'services', high interest in 'products', particularly for tangible products; popular technology and vehicle.
- Low interest level is not necessarily correlated with low importance level, but it is correlated with low buying eagerness, where the opposite is also supported.
- Buying eagerness is correlated with leisure buying, particularly for tangible products
- Even in an economic crisis environment, SMEs in green and yellow typology compromise less for tangible products.

With the very high confidence of validation results, (1 absolute objection out of 90 responses), the impact was introduced through the calculated figures. Risk that the impact carries was calculated through its variation from the ‘known stage’, e.g. ‘Normative’, namely ‘D’ stage. The variation came with different risk magnitudes (A, B and C), as well as different risk types (Positive or Negative).

The absolute numbers of risk magnitudes were the highest for 'A' and the lowest for 'C', where the 'D' was zero. Based on the new criteria, which is risk impact of the buying attitude, rather than only buying attitude that is more abstract to assess, the order of the colour in the contextualised framework was changed. Because the new colour order references to the foliage colours of the Sugar Maple Tree, it is introduced as 'Maple Scheme'. Referring to its priority among stakeholders, Maple Scheme promotes the order of risk magnitudes from the highest (A) to lowest (D).

Risk types, positive and negative, refer to favourable and unfavourable risks respectively, where the latter is also known as opportunities. There are other substantial types that were associated on a situational base, whether they are active (occurring) or passive (potential).

Negativity or positivity of a risk depends on the stakeholder type (where SME, researcher, policy makers are linked with the former and/or marketers with the latter), where activeness or passiveness of a risk determines the conflict or non-conflict status among stakeholders. The reason that there is no conflict in the stage 'C', is that this group is 'under-buyers', in other words under-investors, under-developed, where potentially each stakeholder would be happy to see a resolution. SMEs would be happy to be able to invests as much as 'Normative', (namely 'D' stage), policy makers would be happy to help those SMEs –in terms of finance, tax or regulations- and marketers

would be happy to be able sell more. Researchers would be happy to initiate this incubation, or simply trigger the light.

Therefore, it can be shown that:

- Risk impact comes with calculated figures.
- Active: Negative risk is associated for SMEs and Policy Makers, Positive risk (opportunity) for Marketers.
- There exist a conflict of interest between marketers and other stakeholders.
- Passive: Buying supranormal (less than normative zone-conservative) brings the potential risk of not investing enough.
- There is no conflict in conservative typology, because all stakeholders can want to increase investments.

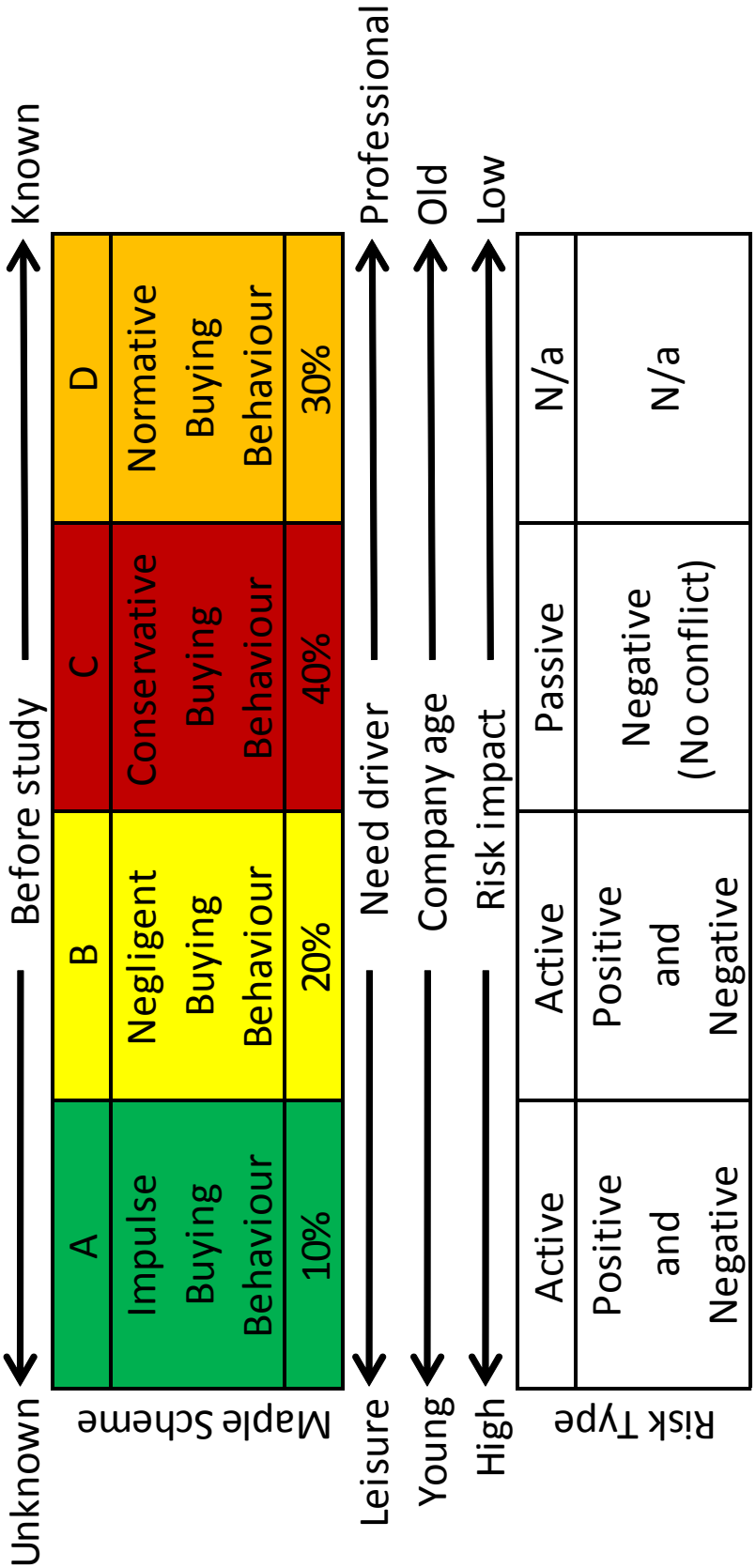


Figure 5.9 Final framework for buying behaviour of SMEs in Turkey

Figure 5.9 can also be understood in the light of the notes briefed below:

- Unknown is not unknown anymore: 70% of SMEs have non-normative buying tendencies
- Except for ‘Company age’, 'Sector', 'employee size', 'title', 'education' and 'age' are not significantly correlated with typologies.
- Buying eagerness is correlated with leisure buying, particularly for tangible products, popular technology and vehicles.
- Even in an economic crisis environment, SMEs in green and yellow typology compromise less on tangible products.
- Active: Negative risk is associated for SMEs and Policy Makers, Positive risk (opportunity) for Marketers.
    - There exist a conflict of interest between marketers and other stakeholders.
- Passive: Buying less than normative zone (conservative) brings potential risk of not investing enough.
    - There is no conflict in conservative typology, because all stakeholders can want to increase investments.

In order to make the magnitude and its types more grounded, their probability density is also calculated. The total system entropy is calculated and the cumulative risk impact was compared to this, a risk score is found for SMEs in Turkey. For instance, SMEs share 50% of Turkey’s €500B GDP, where 40% of this 50% is associated with import;

in the light of the 16-20% risk score found, the impacted economic value can reach at tens of billions of Euros. This will serve to policy makers, so they can follow a dual strategy: Ground the awareness campaigns to promote functionality better, rather than the look, as well as increase taxes. Taxing over-purchases incrementally with the two digits specified can either decrease the presence of over-purchased products, or increase the tax collected; where both can result in generating billions of Euros per year.

A proposal was prepared to summarise the findings in terms of strategic improvement from a timeline view, based on risk impact (Maple View, Figure 5.4). This triple view (Table 5.6) included three different stakeholders:

(i) Researchers as objective parties, behaviour scientists, cognitive researchers

(ii) Marketers to SMEs, whom targets SME segment as its customer

(iii) SMEs themselves, as being the subject of the purchasing action

Although the latter two can carry a conflict of interest by nature, with intel's example, it is noted that this does not always occur.

Table 5.6 Procurement action maturity framework for different stakeholders

	Level 0 Aware	Level 1 Ask	Level 2 Plan	Level 3 Deploy	Level 4 Lead
Buying behaviour Researchers	* Some purchased products are over-valued compared to needs and less affected in crisis times (Stage A). * Some needs are more ignored than they should be, and more open to being postponed in times of crises (Stage B).	* Ask the right question: Why are some needs perceived as being more important that they are? (Stage A) * Ask the right question: Why are some needs perceived as being less important that they are? (Stage B)	* Explore inner (implicit) factors, such as assumptions and values, for all stages.	* Compare factorial findings among stages. * Yield results as reasoning for the current picture.	* Deploy the study across different geographical regions to see differences and similarities.
Marketers SMEs		* Ask the right question: How can the Stage A opportunities be exploited? (Stage A) * Ask the right question: How can Stage B customers adapt to a different stage? (Stage B)	* Use not only 'D', as has been traditional, but all Maple Scheme stages to build more than one marketing strategy for SMEs.	* Apply response strategies: Exploit or Share (Stage A), Enhance (Stage C), Accept (Stage B and D). * Pilot with a selected region.	* Export the lessons learned in other regions that can be used in the Maple Scheme.
Buyers SMEs		* Ask the right question: Do I have the luxury to spend more for relatively less important needs? (Stage A) * Ask the right question: Does ignoring some needs hurt my business? (Stage B)	* Review best practices in Stage D and name several similarities in terms of product and/or Kotler's probe of buying attitude elements (Stage D). * See what is overvalued compared to Stage A, and what was missed in Stage B.	* Apply response strategies: Avoid, Mitigate or Transfer (Stage A), Enhance (Stage B), Mitigate (Stage C), Accept (Stage D).	* Manage changes you are not comfortable with. * Turn the value analysis practiced – for needs assessment and purchase significance – to a procedure for future reference.

Deployment includes both positive and negative risk strategies. What is negative for buyers (stages A and C) can be positive for marketers. The opposite is also true – what

is positive for buyers (stage B) can be negative for marketers. However, there is one common factor for marketers: both positives and negatives come with opportunities.

5.5 Chapter Summary

The validated framework also proved that SMEs buy within leisure-routine axes of the cube as well. More relevant is that when they did, they spent more like individual consumers. In other words, 'non-normative' presence was about 70% and the current practice which was based on semantics about their categorization in corporate buying behaviour models, was not supported. Therefore, this can be deleterious to stakeholders who behaved on the basis of this erroneous knowledge set. Behavioural researchers could get affected by the erroneous knowledge set, because they were heading in the wrong direction, so they could lose the base of their studies. Marketers could be affected, because they fail to acknowledge this segment or accept its presence, so they could not technically address the segment's need in a navigated way and they could end up depleting their resources. SMEs themselves could get affected, because they are not aware of their buying practices which could be considered to be leisure, so they do not question this approach of whether they had this luxury or not. This chapter also included the limitations of the study and suggestions for further research.

Chapter 6. Conclusion and Recommendations

6.1 Introduction

This chapter will emphasise the study's milestones and its outcomes. It will consist of an overview from the formulation of the research problem to its resolution. Research limitations, as well as further directions will also be discussed in sections of this chapter. A demonstration of the knowledge flow among stakeholders will also be promoted here.

6.2 Research Overview

The study starts with philosophical discussion of knowledge, truth and belief relationships in the light of different stakeholders' perspectives, e.g. suppliers and customers. Some real life observations were also noted to form the research problem, where it was followed by its justification and contribution analysis.

SMEs have been the basis of economic activity throughout history; however they have only come to be recognised as such in the 20th century. Studies and industry practices are conformist, and assume SMEs to be 'normative' or 'conservative' buyers. Although customer potential has been named a top priority among many sectors, there is a limited body of knowledge for SMEs' buying behaviour. The research problem refers to either lack of buying behaviour model for SMEs or its application. This puts the topic under positivist reasoning domain.

Its deductive roots led to quantitative methods, where survey questionnaires were used to collect the unknown knowns, such as non-normative buyers. The results analysed

through using SPSS. The boundaries of buying behaviour are discussed under external stimuli, internal stimuli (SME Characteristics), the nature of need (Need Assessment) and the buying moment (Buying Attitude) perspectives (Sandhusen, 2000). It is also proposed a unified carrier model that led to an application (Wilson, 2000) for SMEs in Turkey.

An extensive literature review led to Wilson's (2000) Cube, a model that rejects the distinction supposedly exists between business and individual customers. Although Wilson's proposal was designed for organisational buying behaviour, he suggests that it can also be applied to the context of consumer purchasing. However, there has, to date, been no application of this model to SMEs.

The hypotheses that Wilson (Wilson, 2000) proposed were as follows:

- Organisations also buy within low-tangibility needs driver (y-axis)
- Higher purchase significance (x-axis) positively influences the buyer's enjoyment (z-axis)
- Lower-tangibility needs drivers (y-axis) positively affect the buyer's enjoyment (z-axis)

The cube has a positive correlation among x, y and z axes; therefore, a combined hypothesis has helped in this research:

H: When SMEs have more leisure needs drivers accompanied by routine procurement, their buying behaviours will increase.(e.g. get closer to the enjoyment levels of the buying attitude axis).

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

Although hypothesis testing is tied with quantitative methods, both quantitative and qualitative methods were investigated. Research questions are extended based on Wilson's Cube and they are also tied to relevant analysis proposals. Likert-scale usage is introduced with the cube's axes, where questionnaire design and pilot necessities were also resolved in this chapter. The questionnaire includes 3 phases. The pre-product section consists of non-product attributes, while the product section has nothing but products and the post-product section only requires email information, as well as name and surname information which are optional. The core of the survey is the product section with 2 Wilson and 5 Kotler questions which are asked for 12 different products, from tangibles to intangibles. The set of 7 questions are asked for both economic crisis and non-economic crisis environments based on the perception of the audience. The 6-step Likert scale consisting of a 'Buying Attitude' index from a red (conservative) to green (impulsive) colour code is expected to be shown.

For the sake of visualizing the possible outputs of the study, research notes, based on early assumptions, were taken and illustrative correlation based demonstrations were delivered, prior to piloting the study. This pre-pilot phase also framed the literature review, where the domains referred (e.g. fail, poorly, unsuccessful, short-term, no strategy, little attention, adoption) made this study more needed than initially thought.

The pilot phase's -with 30 participants- necessity is mostly based on the large sample -demanding in terms budget- size that was intended to use. It was expected that pilot can detect some unwanted roadblocks and allow taking necessary actions prior to pursue the complete run.

A significant application was conducted with 270 participants. The tested hypothesis suggests that SMEs also buy within the leisure-routine axes of the cube. Relevantly, when they do, they spend more like individual consumers (Figure 5.9). In other words, the current practice based on their categorization in corporate buying behaviour models is not correct. This can adversely affect stakeholders that behave under this assumption set**.** Behavioural researchers can suffer from moving further in the wrong direction. Marketers can suffer because they do not currently acknowledge the SME segment, or even accept its presence, so they cannot technically address its needs in a navigated way, and can lose money. SMEs themselves can also suffer, because they are unaware about their leisure buying practices, and therefore do not question their approach.

A theoretical grounding for validation as triangulation research was introduced. It includes a discussion of the choice between focus groups and Delphi techniques to pursue the further sections. After the selection of the 'Delphi Technique', their questionnaire design, with polarised product groups, as well as the cohort size were justified. Results of the previous section are validated by a strong agreement of the participant audience. With this confidence level, impacts of the non-normative typologies were calculated and assessed per different stakeholders.

To analyse this risk in a more meaningful manner, a risk impact map was derived from the percentage breakdown of responses and risk factors, wherein the ‘non-normative’ activity is about 70% (Figure 5.4). The epsilon of the zonal risk impacts’ absolute values is the risk impact of the system. This was calculated as 0.16 from the absolute values of stages A, B and C. However, this value needs to be compared with the entropy of the system. The maximum risk impact of the system can be calculated with the maximum

possible σ, which is calculated as 4.2. To estimate the risk possibility that comes with most likely value, 0.16, triangular estimation was used to obtain the beta distribution. (Figure 5.6)

When this was converted to a cumulative distribution view, the risk score of the sample under economic crisis was observed to be 16% (Figure 5.7). When the calculations were replicated for non-crisis status, the risk score was 20%. Bearing in mind that even a few deviation percentages from targets can hurt a business in this current competitive era, having a two-digit variation is crucial to the operations of a company and should definitely be considered a yellow flag by stakeholders. In other words, by understanding product breakdown from the 'Maple View', SMEs could optimise their costs by 20%, or vendors can increase their sales by 20% and idealise their current stance by adjusting efficiency with regards to procurement activity.

Inspired by credit agencies like Standard & Poor's, a grading system was also developed (Standard and Poor's, 2011). According to the risk score, two different samples show 16% and 20% risk scores as A and BBB grades, respectively. It is notable that BBB is only a grade better than the high-risk area.

It was noticed that attributes do not fully contribute to the understanding here. For instance, correlation analysis shows that the sector does not seem to be a factor in purchasing action. In addition, even within the validation sample, staff numbers and age are not absolute attributes. Besides, some products are tied with more typical, more relevant, more fundamental, more quickly consumed, but less professional -but not necessarily less important- needs, unlike insurance or consulting services. In SMEs, it is

likely about perceptions rather than solid motifs. Analysis of perception and its cause is a known field under cognitive psychology, and by its nature is a complex study. Behaviourists can conduct further research to understand the reasoning behind the maturity map (table 5.6). They should explore inner (implicit) factors, such as assumptions and values, for all stages and come up with results that could explain the reasoning for the current picture. The maturity map could also be applied to different countries and regions in order to probe differences and similarities. This can provide the opportunity to see whether the same purchasing language is spoken around the world. Are SMEs really small versions of large corporations? Or, just like individuals, do they also engage in impulse buying outside of rational reasoning, as this research suggests?

In the case of larger procurement risk scores, for the sake of protecting national capital value, policy makers could engage in further research to understand the possible reasons for these supposedly inefficient procurement practices in the field. They could also initiate an awareness campaign to promote a 'spend wiser' motto among SMEs, in a euphemistic way. Within this context, unlike marketers, governmental bodies, as well as SME owners, can be interested in learning more about the reasoning. SMEs in particular should ensure that they are able to spend more for relatively less important needs. For marketers, being aware of the existence of non-normative stages and planning strategies according to the opportunities presented are the vital factors.

Marketers should also note that SCOs do buy for both office and home needs. Once SCOs buy computers for the office, for instance, they tend to buy the same brand and/or model from the same vendor for the home. In addition, IT marketers can want to remember that when they win SCOs, they win in terms of both office and household

needs; the SCO is the natural purchasing manager of the household, especially in terms of big-ticket products such as computers and vehicles. Like the traditional Chinese saying, the reason a ship floats or sinks is the same: it is because of water. Similarly, the success or failure of a marketing campaign depends on knowledge.

A proposal was prepared to summarise the findings in terms of strategic improvement from a timeline view, based on risk impact (Maple View, Figure 5.4). This triple view included three different stakeholders: researchers as objective parties, marketers and SMEs. Although the latter two can carry a conflict of interest by nature, it is noted that this does not always occur. As in the case of Intel's expansion in Turkey (outlined in the introductory phase of this paper), both parties (vendor and buyer) ended up happy despite a mismatch between the needs and the product chosen. In similar cases, policy makers could even consider applying incremental taxes to such over-the-need imported models, like they do for big-engine vehicles.

For instance, because SMEs make up 50% of Turkey's €500B GDP, even with the 16-20% risk score found, the impacted economic value can be estimated at tens of billions of Euros. Taxing over-purchases incrementally can either decrease the presence of over-purchased products, or increase the tax collected; where both can result in generating billions of Euros per year.

Deployment includes both positive and negative risk strategies. What is negative for buyers (stages A and C) can be positive for marketers. The opposite is also true – what is positive for buyers (stage B) can be negative for marketers. However, there is one common factor for marketers: both positives and negatives come with opportunities.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

What final buying behaviour framework of SMEs in Turkey expresses can be summarised:

- Colour code shows the buyers' eagerness, where green is the high, red is the low.
- Even in an economic crisis environment, SMEs in green typology compromise less.
- 70% of the audience are non-normative buyers.
- Low interest in 'services', high interest in 'products', particularly popular technology and vehicle.
- 'Sector', 'employee size', 'title', 'education' and 'age' are not significantly correlated with typologies.
- Risk impact comes with calculated figures (Chapter 5).
- Active: Negative risk is associated for SMEs and Policy Makers, Positive risk (opportunity) for Marketers.
- There exist a conflict of interest between marketers and other stakeholders.
- Passive: Buying less than normative zone (conservative) brings potential risk of not investing enough.
- There is no conflict in conservative typology, because all stakeholders can want to increase investments.
- A strategy map has been proposed (Table 5.6)

6.3 Contribution to Knowledge

- SMEs' buying behaviour is often considered 'conservative', because they are seen as ineffectiveness with regards to some products, though it is unknown which products these are. They can also fall into the 'returning impulse' group, which type also be considered as a sign of ineffectivity. However, to behaviourists, every box is another opportunity, therefore there is no infectivity for them in the case they act like their customer – SME here – wants them act. The framework to be proposed in this study aims to probe the buying prototypes of SMEs in terms of different products, channels, payment models, brand levels, and response timings. It is expected that this framework will not only provide insight on effectiveness on the SME side to serve SMEs themselves, as well as policy makers, but will also improve behaviourist and marketer understanding of SMEs as customers. The questions to be addressed in this study include: what is the perceived needs driver? Is it as behaviourists have assumed? What is the perceived purchase significance? For which products SMEs perceived where? And, most importantly, what is the SME buying attitude overall? Is it aversive? If so, how does this affect the outcome?
- It is important to underline that one-man SCOs can bring not only power with respect to the company's procurement, but also some needs for the owner's family. For instance, if an SCO buys a computer for his business, he can also use the same channel and brand for his son's computer. To summarise, winning business from an owner in terms of their business needs

can mean winning business for their home needs as well. This represents a unique research avenue that has not, been considered before.

6.4 Limitations

Like other research studies, budget and time were subject to limitations. On the other hand, the tacit culture of SMEs was not also an advantage for the study.

1. Technology-wise infrastructural limitations (relatively low computer penetration), as well as cultural effects (no habits to use email addresses as a general communication tool or very low response rates (1 out of 1000 for the ones sent from unknown 3rd parties) for the emails) made this study quite expensive, because its substitute was telephone calls. Even when the responders for the validation part (10 participants that were selected among the 270 participants who answered the main survey), were emailed first with brief results of the main survey and asked few validation questions in addition, no one answered. In the end, all surveys, as well as Delphi were conducted in person through the phone.
2. Through this study, following the primary observations and a data outline, an extensive literature review was conducted. Due to budgetary issues, the field survey was conducted in the city of Eskisehir, rather than Istanbul. Although the generalizability of the results can be well defended, a parallel session conducted in Istanbul would be helpful to enhance this.
3. For similar reasons, the validation did not cover the results derived in terms of risk impact and risk score. Although validation is not considered a technical

necessity for this type of empiric research (neither for survey results, nor further formula based calculated findings) in particular, the S&P grading part of the risk score could be criticised for not being grounded enough as it stands. Therefore, it is offered as a supplementary approach that can be of use to policy makers.

4. According to Kotler, what the customer buys is one of the 5 determinants of the buying action (purchasing moment) which is a part of any buying behaviour model. Shostack (1982) and Rushton (1989) suggest a tangibility axis for products to be purchased, where it typically goes from goods to services. SME Buying Behaviour models or there application is very premature field in the literature. Therefore, there are no clear directions or boundaries. This holistic view helped to pursue the journey of understanding the SME Buying Behaviour in a generalised way. In Research Justification section, it is covered the fact that SMEs are important enough to deserve a model or at least an application which generalizes their buying behaviour.
5. The survey was drafted in simple language; therefore, its translation to Turkish was quite straight forward, which also made it easy to understand over the phone. However, while defining products as ‘from goods to services’, it is realised that it comes from very trivial needs, such as refreshments. However, in Turkish language, although it looks like reflecting tea, rather than other possibilities, I and my local advisor had difficulties to find a correct translation for 'trivial' or 'refreshments' expressions. This can be considered as a limitation and it is added so. However, any misunderstanding or (non-sense) during the survey conduction was not noted.

6. SMEs in Turkey are not talkative with untrusted parties, which can be defined as any 3rd party that they don't know well. The reasons are usually either to prevent any harm in the future (e.g. even if their business is going well, they tend to complain about their business, where it is basically to be able to pay debts late or to not be asked longer payment terms for already sold products) or only the derivatives of respect (e.g. no one says that they won't pay a penny for 'consulting', they don't want to be criticised of being not intellectual enough or disrespect to a product which is supposedly positioned as important). The latter was the case in this study. Although they name 'services' as professional need, they showed low interest level and low buying eagerness. Because the final outcome is the one which is scrutinised (rather than why SMEs do this), it is known that the truth is that 'services' (e.g. insurance) is not a need for SMEs yet. However, it would be useful for future studies to trace its background.

6.5 Future Directions

Future directions can be discussed under two different domains: vertical research (replications) and horizontal research (cognitive),in other words extensions.

6.5.1 Replications

Replicated studies may help to generate procurement risk scores derived from the country procurement habits and it can play a significant role as one of the key efficiency components, such as:

1. KOSGEB (Association of SMEs), the governmental body of SMEs in Turkey, has the most extensive database for SMEs with around 30,000 companies. Although this number represents only 3% of all SMEs, it includes the email addresses and most importantly they are quite updated. However, due to the cultural habits regarding the email usage as a communication tool (as also stated as number 1 limitation in the previous section) only an awareness campaign (Maple Scheme) that is initiated by KOSGEB itself can be successful, and with a much larger participant pool, results would be more trustworthy, as well as attributes can be cross-checked once more.
2. Relevantly to number 1, in the case that more attributes are discovered, communication techniques can be diversified easier. In other words, not dominantly pull, but also push communication techniques can be used, because specific queries for SMEs will be creatable and SME will be reachable.
3. A replication of 'Maple Scheme' with larger budgets can include some sub-products under product domains. For instance, ICT group can be divided into two, information technology products and communication technology products, where information technology may have other groups, e.g. desktop computers, mobile computers.
4. Procurement risk scores derived from the country's procurement habits can play a significant role as key efficiency components. On the other hand, based on its potential maturity, policy makers could initiate this through a think-tank institute (rather than a governmental body) that could also be used at an international level. It is very possible that only a group of pilot countries can contribute to a

meaningful validation of the proposed risk score map. Ultimately, a well-accepted comparative ranking system will depend on its world-wide embracement.

6.5.2 Extensions

Cognitive studies may help to identify more attributes:

1. It was covered that attributes do not provide absolute answers for why SMEs buy like consumers. It is also noted, with limitation number 5, that SMEs can be tacit for various reasons. Thus, a cognitive study can be run to understand why SMEs do act like that. Results may help to build strategies to diagnose the reasoning better and support the stakeholders (primarily policy makers) who are interested in preventing this pathology.
2. More attributes enable push communication strategies which may serve to whom may want to reach them, including researchers, policy makers, as well as marketers.
3. In the future, multi-country studies can help to identify similarities between SMEs all over the world, as Snijders et al. (2005) suggested. For instance, are their common buying reflexes independent of their country/region? Do small entrepreneurs talk one language, independently of product type?

6.6 Chapter Summary

Although knowing customer potential is a top priority in many sectors, juxtaposed with its size, there is limited previous knowledge of SME buying behaviours. A unified model tested through a survey which included 2 Wilson and 5 Kotler questions for a total of 12 concerning tangible and intangible products. Based on perceptions of the 270 SME participants, these 7 questions were asked for both economic crisis and non-economic crisis environments. A 6-point Likert scale consisted of a buying attitude index with colour codes. The study showed that SMEs buy like individuals, rather than corporate customers. Unlike the current perception, this made them buyers outside the 'normative' or 'conservative' zones, and when they were, they spent more like consumers. This study discussed this simile, as well as its possible consequences for stakeholders. Behaviourists might explore further why SMEs purchase this way. Marketers can benefit from the finding that SMEs buy like individuals, and use the framework presented in this study. SMEs should want to be conscious of their purchasing habits, where, utilizing the newly introduced 'risk score' frontier, policy makers should assess its consequences at the macro level.

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Appendix 1 – Survey

1. CONSENT

* 1. Dear Participant;

This research has been designed by me as The University of Salford's PhD candidate, namely Emre S. Ozmen. As being a Turkish Citizen who's working more than 10 years with SMEs, my aim is to develop a framework for SME Technology-based purchasing behavioral pattern in Turkey.

Your contrition to the approximately 20 minutes online questionnaire will be voluntary and can be summarized as;

- Results of this research might be used anonymously.
- Even you complete all, you may delete your own file anytime before your final submission, no binding conditions.
- Your contact details will not be distributed to people outside the project.
- The information that you provide will be used for the purpose of this research only and will be treated with the outmost confidentiality and will not be divulged to any third party.
- Your words may be quoted in publications, web pages, and other research outputs not only by me, but also other researchers in the case they accept the terms in this form.
- If you want to ask questions, you may reach me through e.s.ozmen@edu.salford.ac.uk

Thank you very much you are helping us understand you better.

Kindest Regards,

Emre S. Ozmen, Researcher, 2st of August, 2010

◯ If you agree, please tick here

◯ If you do not agree, please tick here

2. GENERAL DEMOGRAPHICS

According to European Union reports, SME segment is the biggest player with a 50% or more weight in workforce, number of companies and also economic value add numbers. In other words, it's expected that every 1 of 2 products is a subject to be consumed by SME segment.
With this study, as Turkey and with your help, our main objective is to contribute the efforts -in order to know SME segment closer- have been put in the world so far.
The most original dimension of the work is the aim to have a comparative look at SME segment's buying behaviour between traditional non-tech goods and technological goods.
This survey takes around 20 minutes. Results will be used in the ongoing PhD research thesis and relevant derivatives such as technical papers, where your quotes also might be used as needed. Although we wish you answer all relevant questions, you are free to just pass for the ones that you simply don't want to answer...
This first page designed to collect some general information about you and your company.

1. Your sector

☐ Manufacturing/Textile ☐ Construction ☐ General Trade (Wholesale/Retail) ☐ Administrative/Support Services ☐ Hotels/Restaurant/Catering/Foo

Please specify the 'Other'

2. Your firm at a glance

	Your staffing number by end of 2009	Year of establishment	Place of HQ (By trafic code)	Your place of birth (By trafic code)	Your position in the company	Age bracket	Education	Mar
Please pick an item from each drop-down menu	6	6	6	6	6	6	6	

3. Would you name the media that you follow? (Any name from television channel, journal, radio channel, website etc.)

3. GENERAL BUYING BEHAVIOUR

1. Although knowing the answer will vary from product to product, would you name the top 3 marketing messages that you may consider as more attractive to you as a buyer?

	1. choice	2. choice	3. choice
7 days free trial	◯	◯	◯
30 days money back guarantee	◯	◯	◯
Incremental tax benefits	◯	◯	◯
Additional warranty	◯	◯	◯
0 cent down payment	◯	◯	◯
Limited offer	◯	◯	◯

2. Some products -like computers, mobile phones, cars, televisions- are subject to be used not only in your office, but also at home. In other words, it is possible to duplicate the purchase in order to maintain both environments, office and home. In such cases, we cannot name our intention would be use the same channel/vendor, same brand and/or same model.

	Strongly disagree	Disagree	Partially disagree	Partially agree	Agree	Strongly agree
Same channel/vendor	◯	◯	◯	◯	◯	◯
Same brand	◯	◯	◯	◯	◯	◯
Same model	◯	◯	◯	◯	◯	◯

4. GENERAL USAGE OF TECHNOLOGIES

1. Your technology setup at a glance

☐ Cellular-PBX integration (FCT) ☐ DSL internet ☐ GPRS internet ☐ Computer software ☐ Computer hardware ☐ CNC/Pantograph ☐ Textile machinary ☐ Other

Please specify the 'Other'

5. THE SECTION FOR THE FULL LIST OF PRODUCTS/SERVICES

In this second stage, you may see the full list of 12 products/services that we will dig each of them one by one in the next pages.

1. Please specify your purchasing frequency under macroeconomical crisis. (In the case, the product/service is not a subject for your procurement, please leave it blank.)

	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)
1-) Tea	○	○	○	○	○	○
2-) Location of your office (In terms of relocation or new place to extend)	○	○	○	○	○	○
3-) Office furniture	○	○	○	○	○	○
4-) Car/Light commercial vehicle	○	○	○	○	○	○
5-) Communication technologies (Cell phone, voice, data etc.)	○	○	○	○	○	○
6-) Information technologies	○	○	○	○	○	○
7-) Special technologies (CNC, pantograph, textile machinary etc.)	○	○	○	○	○	○
8-) Television	○	○	○	○	○	○
9-) Insurance	○	○	○	○	○	○
10-) Financial services	○	○	○	○	○	○
11-) Consultancy (Management, family business, accounting etc.)	○	○	○	○	○	○
12-) Advertisment services	○	○	○	○	○	○

2. Please specify your purchasing frequency under non-crisis macroeconomical conditions. (In the case, the product/service is not a subject for your procurement, please leave it blank.)

	1 (3 years+)	2 (<3 years)	3 (<1 year)	4 (<6 months)	5 (<3 months)	6 (<1 month)
1-) Tea	◯	◯	◯	◯	◯	◯
2-) Location of your office (In terms of relocation or new place to extend)	◯	◯	◯	◯	◯	◯
3-) Office furniture	◯	◯	◯	◯	◯	◯
4-) Car/Light commercial vehicle	◯	◯	◯	◯	◯	◯
5-) Communication technologies (Cell phone, voice, data etc.)	◯	◯	◯	◯	◯	◯
6-) Information technologies	◯	◯	◯	◯	◯	◯
7-) Special technologies (CNC, pantograph, textile machinary etc.)	◯	◯	◯	◯	◯	◯
8-) Television	◯	◯	◯	◯	◯	◯
9-) Insurance	◯	◯	◯	◯	◯	◯
10-) Financial services	◯	◯	◯	◯	◯	◯
11-) Consultancy (Management, family business, accounting etc.)	◯	◯	◯	◯	◯	◯
12-) Advertisment services	◯	◯	◯	◯	◯	◯

6. 'TEA' SECTION

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. 'LOCATION' SECTION

In the case you need to choose a new location for your work place

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. The location is not supposed to be in a specific area.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Constructor is an important factor for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method. (If real-estate purchase is not a subject, please leave it blank.)

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

8. 'FURNITURE' SECTION

Office furniture that you use in your work place

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

9. 'TRANSPORTATION' SECTION

The vehicles/light commercial vehicles in your work place/office

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

10. 'COMMUNICATION TECHNOLOGIES' SECTION

Mobile phone, desk phone, voice and data services

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

11. 'INFORMATION TECHNOLOGIES' SECTION

PC, notebook, printer, sotware and peripherals

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

12. 'SPECIAL TECHNOLOGIES' SECTION

In the case you have, the equipment/machinery you use in production; such as CNC, pantograph, test and measurement etc.

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

13. 'TELEVISION' SECTION

In the case you have, the television that you use in your work place

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

14. 'INSURANCE SERVICES' SECTION

In usage of insurance services for your assets

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

15. 'FINANCIAL SERVICES' SECTION

Credit, leasing and/or factoring types of services

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer the shortest term possible.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

16. 'CONSULTANTCY SERVICES' SECTION

In topic might be suitable there, such us quality certificates, efficiency, accountancy, family business etc.

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

17. 'ADVERTISEMENT AGENCY' SECTION

In the case you have/use ads on newspaper, radio, TV including locals, or company brochures.

1. This is not a subject for an exceptional procurement practise for our company, this is a routine for us.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

2. This is not a must for the company.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

3. Among the marketing communications used in different media, we mostly respond to humorous messages, rather than rational.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

4. Brand name is important.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

5. We prefer cash as the payment method.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

6. As the buying point, close relationship with the vendor would not be the most important criteria.

	1 (Strongly disagree)	2 (Disagree)	3 (Partially disagree)	4 (Partially agree)	5 (Agree)	6 (Strongly agree)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

7. Which choice below would be the best fit in order to name your buying response time?

	1 (We will do an extended assessment)	2 (6 months)	3 (3 months)	4 (1 month)	5 (1 week)	6 (Days)
Under macroeconomical crisis conditions	◯	◯	◯	◯	◯	◯
Under normal -non crisis- macroeconomical conditions	◯	◯	◯	◯	◯	◯

18. THANK YOU

1. In the case you wish to receive the results of this survey, please give us your email contact here

2. Your name and surname

3. Your possible comments

Appendix 2 – Analysis Details

These tables are simplified. Commentaries have been kept short here and mostly handled within chapters.

Query for RQ1

To start, pwcorr (correlate, bivariate) has been conducted among Wilson questions and for all products. Very significant and positive correlation has been noted between crisis and non-crisis results of both Wilson 1 and Wilson 2 questions. However, weak to moderate and negative correlations have been noted between Wilson 1 and 2.

Table A2.1: All Products

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.946*			
Wilson 2 Crisis[3]	-.262*	-.322*		
Wilson 2 Non-Crisis[4]	-.272*	-.300*	.967*	

Meanwhile, repetition for different products can be found as below:

Table A2.1.a: Product 1

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	1.000*			
Wilson 2 Crisis[3]	-.173	-.185		
Wilson 2 Non-Crisis[4]	-.173	-.185	1.000*	

Table A2.1.b: Product 2

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.950*			
Wilson 2 Crisis[3]	-.070	-.156		
Wilson 2 Non-Crisis[4]	-.070	-.156	1.000*	

Table A2.1.c: Product 3

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.990*			
Wilson 2 Crisis[3]	-.453*	-.458*		
Wilson 2 Non-Crisis[4]	-.403*	-.407*	.936*	

Table A2.1.d: Product 4

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.975			
Wilson 2 Crisis[3]	.036	.066		
Wilson 2 Non-Crisis[4]	.036	.066	1.000*	

Table A2.1.e: Product 5

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	1.000*			
Wilson 2 Crisis[3]	-.758*	-.758*		
Wilson 2 Non-Crisis[4]	-.758*	-.758*	1.000*	

Table A2.1.f: Product 6

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.982*			
Wilson 2 Crisis[3]	-.249	-.310		
Wilson 2 Non-Crisis[4]	-.217	-.274	.890*	

Table A2.1.g: Product 7

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.983*			
Wilson 2 Crisis[3]	.356	.323		
Wilson 2 Non-Crisis[4]	.356	.323	1.000*	

Table A2.1.h: Product 8

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.801*			
Wilson 2 Crisis[3]	-.188	-.682*		
Wilson 2 Non-Crisis[4]	-.463	-.748*	.909*	

Table A2.1.i: Product 9

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.609*			
Wilson 2 Crisis[3]	-.485*	-.402		
Wilson 2 Non-Crisis[4]	-.692*	-.094	.793*	

Table A2.1.j: Product 10

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	1.000*			
Wilson 2 Crisis[3]	.244	.370		
Wilson 2 Non-Crisis[4]	.306	.306	.971*	

Table A2.1.k: Product 11

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	1.000*			
Wilson 2 Crisis[3]	.253	.253		
Wilson 2 Non-Crisis[4]	.161	.161	.979*	

Table A2.1.l: Product 12

	1	2	3	4
Wilson 1 Crisis[1]	–			
Wilson 1 Non-Crisis[2]	.666*			
Wilson 2 Crisis[3]	.049	-.270		
Wilson 2 Non-Crisis[4]	-.078	-.435	.896*	

It is noticeable that different products have different correlations.

Query for RQ 2

To start, only for crisis environment, pwcorr (correlate, bivariate) has been conducted among Kotler questions and for all products. 4 significant correlations have been noted, however only 3 of them are positive, where one is negative. The order is 1 to 2, 2 to 3, 3 to 4 and 3 to 5. It is noticeable that the order of questions can be based on the correlation.

Table A2.2.1: All Products

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.176*			
Kotler 3[3]	-.022	-.203*		
Kotler 4[4]	.036	-.116	.284*	
Kotler 5[5]	.084	-.019	.184*	.006

Meanwhile, repetition for different products can be found as below:

Table A2.2.1.a: Product 1

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.404*			
Kotler 3[3]	.061	-.022		
Kotler 4[4]	.094	.078	.698*	
Kotler 5[5]	-.144	.294	-.106	-.215

Table A2.2.1.b: Product 2

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.089			
Kotler 3[3]	.363	-.412*		
Kotler 4[4]	-.120	-.501*	.335	
Kotler 5[5]	.177	-.224	.188	.192

Table A2.2.1.c: Product 3

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.133			
Kotler 3[3]	-.073	-.081		
Kotler 4[4]	.118	.120	.331	
Kotler 5[5]	-.130	.341	.100	.326

Table A2.2.1.d: Product 4

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.037			
Kotler 3[3]	.185	-.048		
Kotler 4[4]	-.046	-.213	-.050	
Kotler 5[5]	.781*	-.195	.312	-.044

Table A2.2.1.e: Product 5

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.240			
Kotler 3[3]	.120	-.309		
Kotler 4[4]	.106	.021	.053	
Kotler 5[5]	.531*	.078	.131	.066

Table A2.2.1.f: Product 6

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.027			
Kotler 3[3]	.225	-.097		
Kotler 4[4]	.146	.003	.335	
Kotler 5[5]	.348	.110	.324	-.063

Table A2.2.1.g: Product 7

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.079			
Kotler 3[3]	.557	.586		
Kotler 4[4]	.716*	.087	.508	
Kotler 5[5]	.611*	.427	.616*	.256

Table A2.2.1.h: Product 8

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	-.018			
Kotler 3[3]	-.178	-.238		
Kotler 4[4]	-.615*	-.361	.277	
Kotler 5[5]	.032	.264	-.042	-.302

Table A2.2.1.i: Product 9

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.144			
Kotler 3[3]	-.109	-.105		
Kotler 4[4]	.179	-.412	.454*	
Kotler 5[5]	.074	.033	-.445*	.232

Table A2.2.1.j: Product 10

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.372			
Kotler 3[3]	-.432	-.161		
Kotler 4[4]	-.529	-.376	.476	
Kotler 5[5]	.404	.384	-.256	-.542*

Table A2.2.1.k: Products 11

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.408			
Kotler 3[3]	.794*	.069		
Kotler 4[4]	.732*	.553	.624	
Kotler 5[5]	.348	.094	.805*	.443

Table A2.2.1.l: Product 12

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.325			
Kotler 3[3]	-.392	.282		
Kotler 4[4]	-.263	.424	.590*	
Kotler 5[5]	-.061	-.122	.056	.310

In general, correlations vary by product number.

For non-crisis environment, pwcorr (correlate, bivariate) has been repeated among Kotler questions and for all products. 6 significant correlations have been noted, only 4 of them are positive, where two are negative.

Table A2.2.2: All Products

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.195*			
Kotler 3[3]	.065	-.166*		
Kotler 4[4]	.096	-.127*	.298*	
Kotler 5[5]	.171*	-.001	.190*	.005

Repetition for different products can be found as below:

Table A2.2.2.a: Product 1

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.509*			
Kotler 3[3]	.149	-.039		
Kotler 4[4]	.006	.023	.654*	
Kotler 5[5]	-.177	.192	-.202	-.262

Table A2.2.2.b: Product 2

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.108			
Kotler 3[3]	.332	-.158		
Kotler 4[4]	-.136	-.400*	.184	
Kotler 5[5]	.397*	-.104	.124	.066

Table A2.2.2.c: Product 3

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.208			
Kotler 3[3]	.087	-.214		
Kotler 4[4]	.217	.133	.350	
Kotler 5[5]	.241	.425*	.220	.392*

Table A2.2.2.d: Product 4

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.019			
Kotler 3[3]	.008	-.094		
Kotler 4[4]	-.046	-.386*	-.028	
Kotler 5[5]	.576*	-.051	.031	-.180

Table A2.2.2.e: Product 5

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.165			
Kotler 3[3]	.335	-.247		
Kotler 4[4]	.109	.100	.162	
Kotler 5[5]	.600*	.099	.196	-.040

Table A2.2.2.f: Product 6

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	-.015			
Kotler 3[3]	.167	-.147		
Kotler 4[4]	.277	-.160	.235	
Kotler 5[5]	.440*	.086	.274	-.010

Table A2.2.2.g: Product 7

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	-.027			
Kotler 3[3]	.357	.185		
Kotler 4[4]	.734*	-.107	.615*	
Kotler 5[5]	.675*	.255	.325	.339

Table A2.2.2.h: Product 8

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.067			
Kotler 3[3]	-.009	-.105		
Kotler 4[4]	-.493*	-.459	.220	
Kotler 5[5]	.440	.284	.220	-.423

Table A2.2.2.i: Product 9

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.306			
Kotler 3[3]	.258	-.011		
Kotler 4[4]	.535*	-.185	.538*	
Kotler 5[5]	.147	.019	-.312	-.129

Table A2.2.2.j: Product 10

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.331			
Kotler 3[3]	-.305	.066		
Kotler 4[4]	-.543	-.168	.438	
Kotler 5[5]	.536	.328	-.195	-.541

Table A2.2.2.k: Products 11

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.632			
Kotler 3[3]	.884*	.362		
Kotler 4[4]	.667	.685	.605	
Kotler 5[5]	.339	.075	.710	.520

Table A2.2.2.l: Product 12

	1	2	3	4
Kotler 1[1]	–			
Kotler 2[2]	.294			
Kotler 3[3]	-.337	.170		
Kotler 4[4]	-.240	.377	.624*	
Kotler 5[5]	.129	.092	.288	.494

Correlations vary by product number.

Query for RQ 3

A series of pwcorr has been conducted. 10 significant correlations have been noted. All are positive, as well as all are with Wilson 1 question. However, all are weak to very weak. Meaningful variations by product have been covered within chapters.

Table A2.3: All Products

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.0965	0.1881*	-0.1044	-0.0858
Kotler 1 Non-Crisis	0.1109	0.2138*	-0.0851	-0.0602
Kotler 2 Crisis	-0.0348	-0.0390	-0.0556	-0.0688
Kotler 2 Non-Crisis	-0.0913	-0.0396	-0.0173	-0.0092
Kotler 3 Crisis	0.2936*	0.2635*	-0.1004	-0.0837
Kotler 3 Non-Crisis	0.2870*	0.2713*	-0.0548	-0.0180
Kotler 4 Crisis	0.1144	0.0791	0.0576	0.0521
Kotler 4 Non-Crisis	0.1147	0.1152	0.0503	0.0778
Kotler 5 Crisis	0.2452*	0.2262*	-0.1133	-0.1189
Kotler 5 Non-Crisis	0.2612*	0.2810*	-0.1188	-0.1007

Table A2.3.a: Project 1

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	-0.1997	-0.1972	-0.0292	-0.0292
Kotler 1 Non-Crisis	-0.2299	-0.2283	-0.0116	-0.0116
Kotler 2 Crisis	0.1021	0.1048	-0.2514	-0.2514
Kotler 2 Non-Crisis	0.0096	0.0125	-0.2048	-0.2048
Kotler 3 Crisis	0.3411	0.3394	-0.0624	-0.0624
Kotler 3 Non-Crisis	0.2770	0.2750	-0.0331	-0.0331
Kotler 4 Crisis	0.4075*	0.4070*	-0.1325	-0.1325
Kotler 4 Non-Crisis	0.3295	0.3283	-0.0213	-0.0213
Kotler 5 Crisis	-0.0192	-0.0124	-0.2982	-0.2982
Kotler 5 Non-Crisis	-0.0192	-0.0124	-0.2982	-0.2982

Table A2.3.b: Project 2

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.5746*	0.6098*	-0.1346	-0.1346
Kotler 1 Non-Crisis	0.6156*	0.6399*	-0.0636	-0.0636
Kotler 2 Crisis	0.2762	0.2567	-0.2359	-0.2359
Kotler 2 Non-Crisis	0.2506	0.2350	-0.1951	-0.1951
Kotler 3 Crisis	0.0000	0.0673	0.0521	0.0521
Kotler 3 Non-Crisis	-0.0887	-0.0382	-0.0082	-0.0082
Kotler 4 Crisis	-0.0644	-0.1228	0.3473	0.3473
Kotler 4 Non-Crisis	-0.0171	-0.0780	0.4042*	0.4042*
Kotler 5 Crisis	0.3110	0.2822	-0.1850	-0.1850
Kotler 5 Non-Crisis	0.4726*	0.4345*	-0.2083	-0.2083

Table A2.3.c: Project 3

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.5178*	0.5381*	-0.0429	-0.0119
Kotler 1 Non-Crisis	0.4360*	0.4531*	0.0163	0.0565
Kotler 2 Crisis	0.3402	0.3763*	-0.2965	-0.2083
Kotler 2 Non-Crisis	0.2340	0.2406	-0.1166	-0.1879
Kotler 3 Crisis	0.2433	0.2256	-0.2296	-0.1308
Kotler 3 Non-Crisis	0.2291	0.1755	-0.0968	0.0018
Kotler 4 Crisis	0.0103	0.0058	-0.0569	0.0268
Kotler 4 Non-Crisis	0.0103	0.0058	-0.0569	0.0268
Kotler 5 Crisis	0.0330	0.0243	0.0366	0.0622
Kotler 5 Non-Crisis	0.1958	0.1832	0.0746	0.1026

Table A2.3.d: Project 4

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.1545	0.1555	-0.0590	-0.0590
Kotler 1 Non-Crisis	0.1545	0.1555	-0.0590	-0.0590
Kotler 2 Crisis	-0.0963	-0.1570	0.1612	0.1612
Kotler 2 Non-Crisis	-0.2219	-0.2236	0.2627	0.2627
Kotler 3 Crisis	0.3305	0.3198	-0.0397	-0.0397
Kotler 3 Non-Crisis	0.3294	0.3090	0.0725	0.0725
Kotler 4 Crisis	-0.0469	-0.0980	-0.0423	-0.0423
Kotler 4 Non-Crisis	-0.0469	-0.0980	-0.0423	-0.0423
Kotler 5 Crisis	0.1190	0.1125	0.0184	0.0184
Kotler 5 Non-Crisis	0.0452	0.0324	-0.2383	-0.2383

Table A2,3.e: Project 5

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.4255*	0.4255*	-0.1855	-0.1855
Kotler 1 Non-Crisis	0.4255*	0.4255*	-0.1855	-0.1855
Kotler 2 Crisis	0.0526	0.0526	0.2596	0.2596
Kotler 2 Non-Crisis	0.0141	0.0141	0.2419	0.2419
Kotler 3 Crisis	0.2958	0.2958	-0.1669	-0.1669
Kotler 3 Non-Crisis	0.4128*	0.4128*	-0.2538	-0.2538
Kotler 4 Crisis	0.0956	0.0956	-0.2990	-0.2990
Kotler 4 Non-Crisis	0.1441	0.1441	-0.3292	-0.3292
Kotler 5 Crisis	0.1080	0.1080	-0.0238	-0.0238
Kotler 5 Non-Crisis	0.2185	0.2185	0.0400	0.0400

Table A2.3.f: Project 6

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.1821	0.1498	0.0163	0.0848
Kotler 1 Non-Crisis	0.2387	0.2319	-0.0102	0.0032
Kotler 2 Crisis	0.0910	0.0489	0.0000	-0.0409
Kotler 2 Non-Crisis	0.0000	-0.0228	-0.0376	-0.0008
Kotler 3 Crisis	0.4424*	0.3898*	-0.3338	-0.2619
Kotler 3 Non-Crisis	0.4462*	0.3811*	-0.2639	-0.1733
Kotler 4 Crisis	0.5227*	0.5571*	-0.0849	-0.1320
Kotler 4 Non-Crisis	0.5430*	0.5785*	-0.1035	-0.0917
Kotler 5 Crisis	-0.0310	-0.0501	-0.0589	-0.0456
Kotler 5 Non-Crisis	0.0212	0.0000	-0.0341	-0.0216

Table A2.3.g: Project 7

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	-0.3171	-0.2632	0.0741	0.0741
Kotler 1 Non-Crisis	-0.2351	-0.1887	0.1514	0.1514
Kotler 2 Crisis	-0.3643	-0.3379	-0.7055*	-0.7055*
Kotler 2 Non-Crisis	-0.5536	-0.5427	-0.3615	-0.3615
Kotler 3 Crisis	-0.2901	-0.1941	-0.0964	-0.0964
Kotler 3 Non-Crisis	0.3182	0.3408	0.1671	0.1671
Kotler 4 Crisis	-0.0644	-0.0359	0.0107	0.0107
Kotler 4 Non-Crisis	-0.0644	-0.0359	0.0107	0.0107
Kotler 5 Crisis	-0.2870	-0.1467	-0.2590	-0.2590
Kotler 5 Non-Crisis	-0.1864	-0.0607	-0.1255	-0.1255

Table A2.3.h: Project 8

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.0611	0.5297*	-0.7960*	-0.6411*
Kotler 1 Non-Crisis	0.4111	0.3646	-0.2415	-0.3929
Kotler 2 Crisis	-0.1949	-0.2444	0.2591	0.3187
Kotler 2 Non-Crisis	-0.2488	0.0306	-0.2774	-0.1026
Kotler 3 Crisis	-0.2008	-0.3563	0.3449	0.3246
Kotler 3 Non-Crisis	-0.4205	-0.3001	0.0783	0.2353
Kotler 4 Crisis	-0.0346	-0.3000	0.4775	0.4024
Kotler 4 Non-Crisis	-0.1870	-0.1213	0.0679	0.1674
Kotler 5 Crisis	0.0675	-0.0465	0.1145	0.0423
Kotler 5 Non-Crisis	-0.0173	0.2273	-0.3714	-0.2715

Table A2.3.i: Project 9

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.1898	0.2401	-0.2583	-0.0493
Kotler 1 Non-Crisis	-0.4259*	0.3902	0.0382	0.6353*
Kotler 2 Crisis	0.1399	-0.2500	-0.1400	-0.2767
Kotler 2 Non-Crisis	-0.2490	-0.0331	-0.0374	0.2456
Kotler 3 Crisis	0.4100	0.4864*	-0.2685	-0.1667
Kotler 3 Non-Crisis	0.2186	0.5591*	-0.2062	0.0655
Kotler 4 Crisis	0.2361	0.4129	-0.4545*	-0.2241
Kotler 4 Non-Crisis	-0.0092	0.4828*	-0.3332	0.0858
Kotler 5 Crisis	-0.2336	-0.3892	0.0186	-0.0556
Kotler 5 Non-Crisis	-0.3170	-0.2409	0.0017	0.0905

Table A2.3.j: Project 10

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.2633	0.2567	0.3487	0.4191
Kotler 1 Non-Crisis	0.2567	0.2567	0.4173	0.4191
Kotler 2 Crisis	0.1188	0.0564	0.3720	0.5531*
Kotler 2 Non-Crisis	0.1046	0.1046	0.6990*	0.6406*
Kotler 3 Crisis	-0.3069	-0.2964	0.1728	0.3025
Kotler 3 Non-Crisis	-0.0622	-0.0622	0.2609	0.3809
Kotler 4 Crisis	0.1483	0.2356	0.1369	0.0577
Kotler 4 Non-Crisis	0.2356	0.2356	-0.0184	0.0577
Kotler 5 Crisis	-0.0516	-0.0938	0.0225	0.1724
Kotler 5 Non-Crisis	0.0000	0.0000	0.2208	0.2665

Table A2.3.k: Project 11

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	0.2894	0.2894	0.1089	-0.0067
Kotler 1 Non-Crisis	0.3631	0.3631	0.1195	0.0000
Kotler 2 Crisis	0.6076	0.6076	0.6000	0.4649
Kotler 2 Non-Crisis	0.6026	0.6026	0.6347	0.4853
Kotler 3 Crisis	-0.0686	-0.0686	-0.0665	-0.0645
Kotler 3 Non-Crisis	0.0803	0.0803	-0.0876	-0.1323
Kotler 4 Crisis	0.5604	0.5604	0.4743	0.4256
Kotler 4 Non-Crisis	0.6254	0.6254	0.4781	0.4387
Kotler 5 Crisis	-0.0789	-0.0789	-0.0623	0.0076
Kotler 5 Non-Crisis	-0.0288	-0.0288	-0.0568	0.0139

Table A2.3.l: Project 12

Variable	W-1C	W1-NC	W2-C	W2-NC
Kotler 1 Crisis	-0.4095	-0.0358	-0.1810	-0.2778
Kotler 1 Non-Crisis	-0.3706	0.0166	-0.2215	-0.3620
Kotler 2 Crisis	0.1298	0.3840	-0.0420	-0.0930
Kotler 2 Non-Crisis	0.1699	0.4439	-0.0787	-0.1699
Kotler 3 Crisis	0.5535*	0.2325	0.3173	0.3820
Kotler 3 Non-Crisis	0.7165*	0.3016	0.3358	0.3135
Kotler 4 Crisis	0.5492*	0.2642	-0.1084	0.0145
Kotler 4 Non-Crisis	0.5814*	0.2838	-0.0951	-0.0229
Kotler 5 Crisis	0.3628	0.3491	-0.2659	-0.4583
Kotler 5 Non-Crisis	0.4095	0.3665	-0.2791	-0.4525

Query for RQ4

Due to the nature of the question probing the same audience with two different attributes (crisis and non-crisis here), paired-samples t-tests were conducted to check the differences between Wilsons. (Same is done for Kotler as well, however it is not been included here.)

Differences in mean values of Wilson 1 have been noted in significant manner for all products, as well as product number 12. Former is very strong, where latter is strong. On other words, non-crisis environment makes Wilson 1 higher. These results have been discussed in details within chapters.

Table A2.4

Comparison	Group 1	Group 2	t
All Respondents			
W1-C vs. W1-NC	3.093	3.191	3.154**
W2-C vs. W2-NC	3.675	3.682	0.333
Product 1			
W1-C vs. W1-NC	4.852	4.852	0.000
W2-C vs. W2-NC	3.464	3.464	0.000
Product 2			
W1-C vs. W1-NC	2.069	2.138	1.000

W2-C vs. W2-NC	3.034	3.034	0.000
Product 3			
W1-C vs. W1-NC	2.586	2.261	1.000
W2-C vs. W2-NC	4.500	4.429	1.000
Product 4			
W1-C vs. W1-NC	2.286	2.321	1.000
W2-C vs. W2-NC	4.250	4.250	0.000
Product 5			
W1-C vs. W1-NC	2.966	2.966	0.000
W2-C vs. W2-NC	4.000	4.000	0.000
Product 6			
W1-C vs. W1-NC	2.929	3.000	1.441
W2-C vs. W2-NC	4.111	4.074	0.296
Product 7			
W1-C vs. W1-NC	3.545	3.636	1.000
W2-C vs. W2-NC	2.909	2.909	0.000
Product 8			
W1-C vs. W1-NC	2.529	2.765	1.000
W2-C vs. W2-NC	5.176	5.294	1.000
Product 9			
W1-C vs. W1-NC	4.522	4.696	1.000
W2-C vs. W2-NC	2.409	2.591	1.283

Product 10			
W1-C vs. W1-NC	3.000	3.000	0.000
W2-C vs. W2-NC	3.077	3.000	1.000
Product 11			
W1-C vs. W1-NC	3.250	3.250	0.000
W2-C			
Product 12			
W1-C vs. W1-NC	3.067	3.733	2.321*
W2-C vs. W2-NC	2.867	2.933	0.435

Query for RQ5

All tangible products (number 1,2,3, and 4) have been coded as "1", where all intangible products (number 9,10,11 and 12) have been coded as "0". Positive figures below refer tangible relationship, where negatives refer intangible relationship. These results have been discussed in details within chapters. (This is aligned with graphics within chapters. It gives tangibles as a part of green and yellow zone, where intangibles are in red and orange zone.)

Table A2.5: Correlation between tangible and intangible products

Variable	Correlation
Wilson 1 Crisis	-.212*
Wilson 1 Non-Crisis	-.287*
Wilson 2 Crisis	.345*
Wilson 2 Non-Crisis	.331*

Appendix 3 – Results Breakdown

Product Dist. - Total	Response Distribution	Cube	Kotler1	Kotler2	Kotler3	Kotler4	Kotler5	Mean
		1						
		2	4	4	4	3	2	3.4
		3						
		4						
		5	2	2	6	5	1	3.2
		6	3	5	3	3	1	3
		7	3	3	3	3	1	2.6
2,12 - 14	28	8	3	4	3	3	1	2.8
		9	2	3	3	4	2	2.8
		10	3	3	2	3	5	3.2
1,5,9 - 26	38	11	2	4	4	3	2	3
		12	2	3	3	4	2	2.8
		13	1	5	1	4	1	2.4
		14	2	3	3	4	2	2.8
		15	2	3	2	3	2	2.4
		16	2	4	3	2	2	2.6
		17	3	4	4	3	2	3.2
		18	1	2	5	4	6	3.6
		19	2	4	6	3	1	3.2
		20	2	5	2	3	1	2.6
		21	4	3	3	3	2	3
		22	2	3	3	3	2	2.6
		23	2	2	4	3	1	2.4
		24						
		25	2	3	3	4	1	2.6
3,4,5,6 - 55	65	26	2	3	3	3	1	2.4
		27	3	4	3	3	3	3.2
6,8 - 3	4	28	4	4	4	5	2	3.8
1,6,8 - 18	23	29	3	4	4	4	2	3.4
		30						
		31	2	4	4	4	1	3
		32	2	4	4	4	3	3.4
		33	3	3	4	2	1	2.6
		34	3	3	3	2	1	2.4
		35						
		36	2	3	1	2	1	1.8
	258	Mean	2	3	3	3	2	2.6
7,8,9,10,11,12 - 92	101	Blank						
	359	Grand T.						

Figure A3.1 Crisis

Product Dist. - Total	Response Distribution	Cube	Kotler1	Kotler2	Kotler3	Kotler4	Kotler5	Mean
		1						
		2	3	6	2	2	3	3.2
		3						
		4	3	4	4	2	1	2.8
		5	3	3	5	5	3	3.8
		6	2	2	6	5	1	3.2
		7	2	3	4	3	1	2.6
2,4,6 - 15	25	8	2	4	3	3	2	2.8
		9	2	3	3	4	1	2.6
		10	3	4	2	3	2	2.8
1,5,9 - 27	42	11	3	4	4	3	2	3.2
		12	2	2	5	3	3	3
		13	1	5	1	4	1	2.4
		14	2	4	3	4	2	3
		15	3	4	3	3	3	3.2
		16	2	3	3	3	2	2.6
		17	3	4	4	3	2	3.2
		18	1	2	5	4	6	3.6
		19	2	4	5	3	1	3
		20	2	4	3	3	1	2.6
		21	3	2	5	3	1	2.8
		22	3	4	3	3	2	3
		23	2	3	5	4	2	3.2
		24						
		25	2	3	3	4	1	2.6
3,4,5,6 - 55	67	26	2	4	3	3	1	2.6
		27	3	4	4	3	5	3.8
6,8 - 3	4	28	4	4	4	5	3	4
1,6,8 - 14	22	29	3	4	4	4	2	3.4
		30						
		31	2	4	4	4	1	3
		32	3	3	4	4	3	3.4
		33	3	3	4	2	1	2.6
		34	3	3	3	2	1	2.4
		35						
		36	4	4	4	4	2	3.6
	254	Mean	3	4	4	3	2	3.2
7,8,9,10,11,12 - 92	105	Blank						
	359	Grand T.						

Figure A3.2 Non crisis

Appendix 4 – Questionnaire (Validation)

Finding 1: SMEs claimed that Group A products have less meaning professionally -for their company- than Group B .
Your Comment 1: How you would name the possible reasons behind this finding?
Finding 2: SMEs claimed that Group B is subject to more exceptional procurement comparing to Group A.
Your Comment 2: How you would name the possible reasons behind this finding?
Finding 3: SMEs claimed that Group A's procurement decisions are less affected from the economic recession, when it is compared to Group B's.
Your Comment 3: How you would name the possible reasons behind this finding?
Finding 4: SMEs claimed that when they prefer well-known brands, they do for Group A, rather than Group B.
Your Comment 4: How you would name the possible reasons behind this finding?
Finding 5: SMEs claimed that when they prefer cash payment model, they do for Group A, rather than Group B.
Your Comment 5: How you would name the possible reasons behind this finding?
Finding 6: SMEs claimed that they make faster buying decisions for Group A comparing to Group B?
Your Comment 6: How you would name the possible reasons behind this finding?
Finding 7: SMEs claimed that the advertisements/campaigns with humour catch their attention in Group A, rather than Group B.
Your Comment 7: How you would name the possible reasons behind this finding?
Finding 8: SMEs claimed that they do care to have a closer relationship (comparing to Group A) with the vendor when it comes to purchase a product/service from Group B.
Your Comment 8: How you would name the possible reasons behind this finding?
Finding 9: Questions about services (like insurance and consulting) were the most unanswered part of the survey. SMEs usually preferred to live them blank.
Your Comment 9: How you would name the possible reasons behind this finding?

Group A Ref., Television, Furniture, Vehicle, Comm. Tech., Information Tech.	**Group B** Location, Special Tech., Insurance, Financial Ser., Consulting, Ad Ser.

How much you surprised with the finding number 1?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 2?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 3?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 4?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 5?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 6?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 7?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 8?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)

How much you surprised with the finding number 9?

Your rate: __ (Please rate between *Very surprised <1 2 3 4 5 6> Not surprised at all* Likert scale.)